COMMONWEALTH OF MASSACHUSETTS

DIVISION OF INSURANCE

2003

ANNUAL REPORT

MR
368M3
I59r
2003
c.2

State Library of Massachusetts
State House, Boston

COMMONWEALTH OF MASSACHUSETTS
Office of Consumer Affairs and Business Regulation
DIVISION OF INSURANCE

One South Station • Boston, MA 02110-2208
(617) 521-7794 • FAX (617) 521-7758
TTY/TDD (617) 521-7490
http://www.state.ma.us/doi

MITT ROMNEY
GOVERNOR

KERRY HEALEY
LIEUTENANT GOVERNOR

BETH LINDSTROM
DIRECTOR, CONSUMER AFFAIRS
AND BUSINESS REGULATION

JULIANNE M. BOWLER
COMMISSIONER OF INSURANCE

March 1, 2004

To the Honorable Members of the General Court and the Citizens of the Commonwealth:

Central to the Division's mission to protect insurance consumers and maintain stable markets is the task of ensuring that insurers remain financially viable so they may follow through with their responsibilities to policyholders. The ongoing review of insurers' solvency is largely accomplished through the work of the Division's Financial Examination and Surveillance staffs. I am pleased to report that the quality of their work was recognized in 2003 by the National Association of Insurance Commissioners, which approved a full 5-year re-accreditation to the Division for its work in reviewing financial solvency.

Recognizing adverse market trends and responding in an effective, collaborative manner is another regulatory responsibility. In 2003, the Division undertook a review of the private passenger automobile insurance residual market and its impact on existing insurers, acknowledging the exit of several insurers from this market in recent years and the further erosion of options for consumers. The Division investigated brokers who allegedly engaged in the sale of unauthorized health plans in Massachusetts. At a time when consumers are seeking less costly health coverage, the Division will continue to ensure that those who sell health insurance products are responsible for knowing that their products are approved and in compliance with our laws. The Division also commenced a national market conduct examination of the UnumProvident Corporate Group. In concert with other state insurance regulators, the Division is reviewing the member insurers' group and individual disability income claims and policy administrative practices.

On the front lines everyday for consumers is the Division's Consumer Service section, which in 2003 responded to more than 40-thousand consumer inquiries and recovered nearly $2 million for policyholders. I invite you to review the dedicated work and accomplishments of the Division of Insurance staff during 2003 and welcome any questions or comments you may have.

Respectfully submitted,

Julianne M Bowler

Julianne M. Bowler
Commissioner of Insurance

Table of Contents

Financial Surveillance & Company Licensing 1

Financial Examination 2

Market Conduct 5

Special Investigations & Enforcement 6

Consumer Service 7

Board of Appeal on Motor Vehicle Liability Policies & Bonds 8

State Rating Bureau 9

Administration 12

Management Information Systems 12

Hearings & Appeals 13

Office of the General Counsel 14

Producer Licensing 15

Acts, Regulations & Bulletins 16

Appendices

Financial Surveillance & Company Licensing

The Financial Surveillance section monitors the solvency of Massachusetts' 91 domestic insurance companies, which are among the 1,371 insurance companies licensed or authorized to transact insurance business in the Commonwealth. Included in this number are life insurers, accident and health insurers, property & casualty insurers, health maintenance organizations, fraternal benefit societies, title insurers, surplus lines insurers and reinsurers. Financial Surveillance also monitors transactions entered into by Massachusetts' domestic insurers.

The Company Licensing staff is responsible for the review and processing of all applications from insurers seeking to obtain or amend licenses to transact insurance business in the Commonwealth. During 2003, twenty-three insurers were newly licensed and sixteen others received approval to amend their licenses to sell additional lines of insurance.

The Financial Surveillance & Company Licensing staff also processes license certifications, analyzes annual statement filings and manages other revenue collections that resulted in approximately $450,000 in revenue in 2003.

In December 2002 and May 2003, the Division of Insurance approved petitions submitted by The Savings Bank Life Insurance Company of Massachusetts and Massachusetts Mutual Life Insurance Company respectively to exceed the "safety fund" limit set forth in M.G.L. Chapter 175, section 141 by the amount of the net admitted deferred tax asset due to a change in statutory accounting principles, which requires deferred taxes to be treated as an asset.

Financial Examination

The Financial Examination section plays a vital role in monitoring the solvency of insuring organizations chartered in Massachusetts, principally by conducting on-site audits of domestic licensees. In 2003, Massachusetts was the domicile of fifty-six property/casualty insurers, nineteen life, accident and health insurers, two title insurance companies, nine health maintenance organizations, two lodge fraternal organizations, three medical service corporations, twenty-five workers' compensation self-insured groups, a number of residual market pools, (e.g., FAIR Plan and Commonwealth Automobile Reinsurers) and over one hundred fifty fraternal benefit societies. In 2003, these licensed or approved insurers wrote a total of $54.8 billion in direct premium worldwide.

The statutory requirement for the examination of insurance companies and health maintenance organizations is every five years, three years for self-insured workers' compensation groups, three years for medical service corporations, (e.g., Blue Cross and Blue Shield of Massachusetts) and three years for fraternal organizations. The examination schedule may be accelerated if regulatory needs arise.

In 2003, the Financial Examination section completed examinations of twenty-four insuring organizations. The section continued its special purpose examinations of domestic managed care organizations to evaluate their premium rate setting processes. Examinations were also conducted of twenty-five fraternal benefit societies. Thirty-one examinations were in progress at year's end.

Insurers undergoing examination by Division staff are charged $300.00 per day per examiner plus expenses. In fiscal year 2003, examination revenues totaled $707,000. Massachusetts domiciled life insurers are assessed annually for the actuarial valuation and certification of their reserves. Assessments paid in 2003 for calendar year 2002 totaled $546,000. The Division also collects state taxes on the excess and surplus lines business written by special brokers licensed in Massachusetts. Collections in calendar year 2003 totaled $21.3 million.

FINANCIAL EXAMINATION REPORTS ISSUED AS OF DECEMBER 31, 2003

	Type	*Nationwide Direct Premium*	*Massachusetts Direct Premium*	*Surplus*
Archdiocese of Boston Self-Insured Group	SIG	$4,504	$4,504	$10,005
Blue Cross Blue Shield of MA, Inc. Target Exam	H	n/a	n/a	n/a
Boston Mutual Life Insurance Company	L	188,842	53,256	56,964
Catholic Association of Foresters	F	305	222	2,361
CIGNA HealthCare of MA, Inc. Target Exam	H	n/a	n/a	n/a
Commonwealth Manufacturers Comp. Corp. (TPA Assoc.)	SIG	0	0	0
ConnectiCare of MA, Inc. Target Exam	H	n/a	n/a	n/a
Delta Dental of MA, Inc.	H	285,688	285,688	100,325
Fallon Community Health Plan, Inc.	H	586,114	586,114	64,403
Fallon Community Health Plan, Inc. Target Exam	H	n/a	n/a	n/a
Fallon Health & Life Assurance Company	L	229	229	3,420
First Allmerica Financial Life Insurance Co.	L	175,463	9,692	523,466
Liberty Mutual Insurance Co, Target Examination	P&C	n/a	n/a	n/a
Liberty Mutual Fire Insurance Co. Target Examination	P&C	n/a	n/a	n/a
Mass. Automotive Compensation Corp. (TPA Assoc.)	SIG	0	0	0
Mass. Homeland Ins. Co. (One Beacon Group)	P&C	224,257	224,257	9,531
Massachusetts Biotechnology Self Insurance Group (Chubb)	SIG	46	46	0
Massachusetts Electronics Industry Group (Chubb)	SIG	605	605	0
MIIA Property-Casualty Group, Inc.	SIG	19,920	19,920	59,180
Medical Profess. Mutual Ins. Co. Target Exam	P&C	n/a	n/a	n/a
One Health Plan of MA, Inc.	H	11,235	11,235	1,313
One Health Plan of MA, Inc. Target Examination	H	n/a	n/a	n/a
Pro Select insurance Company Target Examination	P&C	n/a	n/a	n/a
Tufts Associated HMO, Inc. Target Exam	P&C	n/a	n/a	n/a
Total		**$1,497,208**	**$1,195,768**	**$830,968**

Legend:

F = Fraternal Benefit Association

LAH = Life, Accident & Health

P&C = Property/Casualty

H = Health Entity

O = Non Risk Bearing Insurance Entity

SIG = Self-Insured Group

T = Title Insurance Company

FINANCIAL EXAMINATIONS IN PROGRESS AS OF DECEMBER 31, 2003

	Type	*Nationwide Direct Premium*	*Massachusetts Direct Premium*	*Surplus*
DOI Staffed Examinations In Progress				
Arrow Mutual Insurance Company	P&C	4,611	4,485	27,045
Bunker Hill Insurance Company (Plymouth Rock Group)	P&C	28,765	28,765	8,590
Eastern Casualty Insurance Company	P&C	6,415	4,494	45,989
Holyoke Mutual Ins. Co in Salem	P&C	85,892	58,464	45,476
Employers Fire Insurance Company (OneBeacon Group)	P&C	118,629	25,090	42,890
American Employers Ins. Company (OneBeacon Group)	P&C	280,262	15,278	103,689
New England Life Insurance Company	L	2,049,234	230,278	157,934
Northern Assurance Co. of America (One Beacon Group)	P&C	184,896	27,956	115,974
OneBeacon American Ins. Co. (OneBeacon Group)	P&C	689,608	95,410	382,723
Health New England	H	183,316	183,316	10,420
Pilgrim Insurance Company (Plymouth Rock Group)	P&C	48,091	48,091	4,622
Plymouth Rock Assurance Corp. (Plymouth Rock Group)	P&C	145,610	142,715	67,584
Supreme Council of the Royal Arcanum	F	2,830	461	11,263
Subtotal - DOI Staffed Examinations		**3,828,159**	**864,803**	**1,024,199**
Field Work Completed - Report in Process				
Commonwealth Automobile Reinsurers	O	0	0	0
Subtotal - Reports In Process		**0**	**0**	**0**
Contracted Examinations In Progress				
CIGNA HealthCare of MA, Inc	H	186,898	186,898	194,722
Boston Old Colony Insurance Company	P&C	128,086	89,743	13,785
ConnectiCare of MA, Inc.	H	14,631	14,631	2,187
Harvard Pilgrim Health Care	H	1,151,209	1,151,209	140,160
Pilgrim Health Care	H	912,593	886,570	112,033
John Hancock Life Ins. Co	H	10,923,026	3,572,914	3,514,141
John Hancock Variable Life Ins. Co.	L	1,703,168	133,441	587,093
Paul Revere Life Ins Co.	L	846,489	23,801	911,413
Paul Revere Variable Life Ins. Co.	L	31,967	873	134,708
Tufts Associated HMO, Inc.	H	2,306,733	2,306,733	188,536
Subtotal - Contract Exams in Progress		**18,204,800**	**8,366,813**	**5,798,778**
Field Work Completed - Report in Process - Contracted				
Arbella Mutual Insurance Co.	P&C	460,860	460,860	213,032
Arbella Protection Insurance Co.	P&C	155,305	126,129	38,629
Arbella Indemnity Insurance Co.	P&C	11,955	9,253	11,233
Arbella Life & Health Insurance Co.	L	4,310	4,310	5,550
Commonwealth Mutual Insurance Co.	P&C	27,463	27,463	5,500
Commonwealth Reinsurance Company	P&C	0	0	7,125
Subtotal		**659,893**	**628,015**	**281,069**
Total - DOI and Contracted Examinations		**$22,692,852**	**$9,859,631**	**$7,104,046**

Market Conduct

The Market Conduct section is responsible for: (1) monitoring the compliance of domestic and foreign licensed entities with Massachusetts insurance laws and regulations; (2) conducting and supervising market conduct examinations; (3) ensuring that settlements of insurance class action lawsuits are implemented in fairness to consumers; and (4) participation in National Association of Insurance Commissioners ("NAIC") market conduct working groups. The activities of the Market Conduct section in 2003 included:

- Initiation of a multi-state market conduct examination of companies in the UnumProvident Corporate Group, including Massachusetts domestic Paul Revere Life Insurance Company. In conjunction with other lead states Maine and Tennessee, the Division is examining the claims handling and policy administrative practices of the companies' individual and group disability insurance operations on a nationwide basis;

- Initiation of forty-six (46) limited scope market conduct examinations including: Eighteen (18) domestic life insurers concerning the U.S. Patriot Act; Twenty-five (25) property and casualty insurers concerning Safe Driver Insurance Plan ("SDIP") premium adjustments; One (1) domestic life insurer concerning its disability claims handling and policy administrative practices; One (1) domestic life insurer concerning policyholder service and other targeted areas; One (1) foreign life and health insurer concerning marketing and sales practices for health insurance products.

- Initiation of six (6) comprehensive market conduct examinations of domestic life and property and casualty insurers;

- Completion of two (2) limited market conduct examinations of domestic life insurers in response to ratings downgrades and resulting increase in surrender and replacement activity.

Special Investigations & Enforcement

The Special Investigations staff pursues allegations of misconduct by Division licensees including insurance producers, advisors, public adjusters, insurance companies and health maintenance organizations. These investigations include the review of documented evidence supporting allegations of unfair methods of competition, unfair and deceptive acts or trade practices and other violations of insurance law and regulations. Referrals come from the general public, other state and federal investigative and prosecutorial agencies as well as other sections within the Division of Insurance.

Enforcement actions include letters of reprimand, cease and desist orders, the establishment of compliance programs, license sanctions such as revocation or suspension and the imposition of civil fines or assessments through negotiated settlements or administrative hearings. Special Investigators or enforcement counsel make referrals to federal and state government agencies and report evidence of criminal activity to the appropriate law enforcement authority. Enforcement actions are reported to the National Association of Insurance Commissioners' Regulatory Information Retrieval System and posted on the Division's website.

For calendar year 2003, Special Investigations and Enforcement:

- Opened 355 cases;
- Closed 322 cases, resulting in $1,431,210 in fines and assessments and $168,158 in restitution;
- Suspended or revoked 49 licenses and issued 135 cease and desist orders;
- Referred 155 cases for enforcement action.

Consumer Service

The Consumer Service staff responds to inquiries and assists consumers in resolving complaints against insurers, producers and other licensees. In addition to providing consumers with general insurance information, Consumer Service also advises consumers of their options and rights under their policies, state laws and regulations. In 2003, the staff resolved 2,197 written complaints and recovered $1,938,845 for consumers.

Consumer Service maintains a database that lists complaints and inquiries received. The complaint log may indicate patterns of unfair or deceptive insurance practices by an insurer, producer or other licensee. When appropriate, information is referred to Special Investigations & Enforcement for further action. "Slow pay" patterns and other questionable industry trends are brought to the attention of the Division's Financial Surveillance staff, as these may be early indicators of liquidity or solvency problems.

2003 Activity

Month	Contacts	Phone	Cases	Internet	Recovery
January	4,116	3,944	171	1	$ 74,570
February	3,440	3,275	159	6	$ 132,270
March	3,984	3,804	174	6	$ 172,179
April	3,514	3,334	176	4	$ 73,567
May	3,380	3,235	142	3	$ 235,816
June	3,360	3,153	203	4	$ 51,930
July	3,583	3,402	180	1	$ 551,794
August	3,572	3,375	196	1	$ 14,088
September	3,581	3,409	171	1	$ 251,613
October	3,459	3,297	162	0	$ 88,822
November	2,707	2,447	256	4	$ 139,938
December	2,861	2,654	207	0	$ 152,258
Total	***41,557***	***39,329***	***2,197***	***31***	***$1,938,845***

Contacts: all phone calls, letters and other communication with consumers received by Consumer Service.
Phone: all phone calls received by Consumer Service.
Cases: all consumer issues that are actively pursued by Consumer Service.
Internet: cases and inquiries received via the internet.
Recovery: the total amount of money received by consumers who have requested intervention.

Board of Appeal on Motor Vehicle Liability Policies & Bonds

Massachusetts General Law Chapter 26 section 8A established the Board of Appeal to hear appeals of motor vehicle accident surcharges issued in accordance with the Massachusetts Safe Driver Insurance Plan ("SDIP"), decisions of the Registrar of Motor Vehicles and automobile insurance cancellations.

The SDIP is mandated by state law to establish classifications of risks to reflect the driving records of insureds and adjust premiums based in part on the predictive value of past driving experience. The SDIP encourages safe driving by rewarding drivers who do not cause accidents, incur traffic law violations or have property damage claims with a credit to their automobile insurance premiums, and discourages unsafe driving by requiring high-risk drivers to pay a greater share of insurance costs. A three-member panel, consisting of representatives of the Registrar of Motor Vehicles, the Attorney General and the Commissioner of Insurance, conducts appeals from actions of the Registrar of Motor Vehicles. These appeals reflect license suspensions ranging in duration from thirty days to lifetime suspensions.

In 2003 the Board of Appeal conducted:

- 34,878 appeals of SDIP surcharges;
- 3,817 appeals of Registrar of Motor Vehicles actions and;
- 378 appeals of automobile insurance cancellations.

In 2003 the Board of Appeal generated revenues of:

• $1,779,900	from surcharge appeals filed;
• $142,200	from Registrar of Motor Vehicles appeals filed and;
• $962	from record certification fees.
$1,923,062	2003 Calendar Year Revenue

State Rating Bureau

The State Rating Bureau ("SRB") serves as a consumer representative in hearings on the appropriateness of rates filed by auto, workers' compensation and health insurance carriers, including Blue Cross and Blue Shield of Massachusetts. The SRB reviews life, health (including Medicare Supplement), property, liability insurance policies and rates, as well as health maintenance organizations and preferred provider arrangement applications for compliance with applicable laws and regulations. The SRB also provides technical advice to the Commissioner on oversight of the auto, workers' compensation, health and other insurance markets.

Following is a summary of the SRB's major activities and accomplishments in the course of carrying out its responsibilities in 2003:

Private Passenger Automobile

- Participated in the annual private passenger automobile insurance rate hearings, which included: cross-examination of auto insurance industry witnesses, review of industry filings and submission of SRB advisory filing and brief. The Commissioner's decision in the case resulted in a 2.5% average increase to the overall rate from 2003 to 2004, representing a reduction in premium of approximately $402 million from the rate request filed by the Automobile Insurers Bureau.

- Participated in hearings regarding private passenger automobile insurance rate deviations sought under M.G.L. c. 175, section 113B, popularly known as "safe driver discounts".

- Reviewed and approved 1,847 auto insurance group marketing discounts off of 2003 rates under M.G.L. c. 175, section 193R, which are available to more than three million eligible members. Disapproved 21 requests.

- Catalogued and posted on the Division's website auto insurers' premium installment plans available under M.G.L. c. 175, section 193B.

Workers' Compensation

- Participated in the workers' compensation insurance rate hearings, which included: cross-examination of industry witnesses, review of industry filings and submission of SRB advisory filing and brief. The Commissioner's decision resulted in a 4.0% decrease to the overall rate from 2003 to 2004, representing a reduction of approximately $135 million in premium from the rate request filed by the Workers' Compensation Rating and Inspection Bureau ("WCRIB").

- Reviewed and approved 50 workers' compensation rate deviations in accordance with M.G.L. c. 152, section 53A.

- As a result of a stipulation in the 2003 workers' compensation insurance rate hearings, all non-premium workers' compensation income will be reported by the WCRIB to the Division through the Workers' Compensation Statistical Plan.

Health

- Completed annual accreditation of 39 managed care plans and licensure of 12 health maintenance organizations with a concentrated focus on on-site reviews of managed behavioral health systems, improving provider directories and internal control systems and efforts to simplify administrative claims processes.

- Implemented amendments to the Medicare Supplement regulation in order to permit insurers to offer limited benefit prescription drug benefit products as a rider to non-prescription drug Medicare Supplement plans. Based upon federal Medicare guidelines, the amended regulation expands the array of choices for Medicare-eligible persons by permitting a lower cost prescription drug product as of January 1, 2004.

- Modified guidelines for reporting health maintenance organizations' utilization statistics, including the collection of statistics relative to behavioral health utilization. Catalogued and posted utilization for inpatient and outpatient services on the Division's website.

Policy Form and Rate Review

- Completed the review of 5,953 life, health and property & casualty insurance rate and form filings.

- During calendar year 2003, policy form filing fees generated income of $313,800 and rate form filing fees generated income of $208,875 for total revenues of $522,675.

- Completed annual statutory credit insurance report as required under M.G.L. c. 175, section 117C, subsection F (2).

Other Property & Casualty

- Completed annual report examining the state of the homeowner insurance market as required by Chapter 93 of the Acts of 1996.

- Reviewed and approved 878 homeowner insurance group marketing discounts in accordance with M.G.L. c. 175, section 193R, which are available to more than two million eligible members.

- Reviewed proposed rates submitted by the Massachusetts Property Insurance Underwriting Association ("MPIUA" also known as the FAIR Plan) for homeowner insurance. Negotiated a rate increase of 3.88% with MPIUA and entered into a stipulated agreement that was approved by the Commissioner.

Administration

The Administration section manages the Division's internal operations, including human resources, budget and spending plans, purchasing of commodities and services, processing of accounts receivable and billable and physical plant operations. In fiscal year 2003, the Administration section collected $67,151,812 in revenue for the Commonwealth's General Fund and other accounts and administered an operational budget of $8,685,881.

The Administration section also led the project team that successfully implemented a new online producer appointment processing site for insurers and streamlined licensing output within the Producer Licensing section, resulting in a decrease in production and mailing costs.

Management Information Systems

The Management Information Systems ("MIS") section provides technical service and support to all sections of the Division. The staff is responsible for day-to-day operations of the Division's telecommunications system, local area network, desktop PCs, licensing applications and data connections to MAGNet, the Commonwealth's mainframe, as well as the private data circuit to the National Association of Insurance Commissioners.

In 2003, MIS special projects and progress included:

- Implementation of a streamlined interface for processing Individual and Business Entity Producer licenses as required by the enactment of Chapter 106 of the Acts of 2002. This involved the conversion of 15,000 broker licenses and 180,000 agent licenses into 56,000 Producer licenses, renewable at three-year intervals.

Hearings & Appeals

The Commissioner of Insurance, as administrator of the insurance laws, must conduct hearings on a wide range of issues, including statewide insurance rate cases, actions taken by the Division against its licensees and administrative appeals, including those from decisions of the residual market entities overseen by the Commissioner. These matters significantly affect Massachusetts consumers and businesses and are the top priority of the Hearings & Appeals staff. The administrative hearing process offers a flexible alternative to litigation and allows participants to benefit from the Commissioner's expertise.

In 2003, rate hearings were held for private passenger automobile insurance, individual insurers' applications to deviate from fixed and established private passenger automobile rates, commercial automobile insurance, homeowners insurance available through the FAIR Plan, Medicare supplement insurance and workers' compensation insurance and conducted hearings on proposed regulatory changes with the goal of fostering a healthy, competitive insurance marketplace.

Hearings and Appeals staff maintains all official records of cases before the Division, issues notices of public hearings and ensures prompt public access to records, many of which may be obtained at the Division's website. The Docket Clerk provides assistance to consumers and industry representatives who have questions regarding cases or who wish to conduct in-house reviews of case records.

Office of the General Counsel

The Office of the General Counsel provides legal support and advice to the Commissioner, Division staff, consumers, executive and legislative branch members and other interested parties in the Massachusetts insurance marketplace. Attorneys research and draft bulletins, regulations and interpretative letters on Massachusetts insurance law, analyze insurance-related legislation and frequently serve as hearing officers in administrative proceedings. Attorneys are required to possess general knowledge of laws impacting insurance and related areas, including the Massachusetts Administrative Procedures Act and the Public Records Law.

In 2003, members of the Office of the General Counsel worked on a variety of insurance company transactions, including acquisitions, asset allocations and reorganizations. Staff assisted in the implementation of new policy on emerging issues, including licensing requirements, electronic commerce matters, solvency matters and federal involvement in the financial services industry. Attorneys also work closely on the defense of various actions in state and federal courts in conjunction with the Office of the Attorney General.

Members of the Office of the General Counsel also serve as appointees by the Commissioner to an advisory committee that reviews all applications for written consent to engage or participate in the business of insurance under the provisions of the federal Violent Crime Control and Law Enforcement Act of 1994, 18 U.S.C. §1033.

Producer Licensing

The Producer Licensing section issues licenses to qualified individuals, corporations, limited liability companies, partnerships and qualified Motor Clubs as producers, advisers, surplus lines brokers, public adjusters, reinsurance intermediaries, viatical settlement brokers and viatical settlement representatives.

Responsibilities of the Producer Licensing section include:

- Review and processing of all new and renewal applications;
- Processing of all letters of certification and clearance letters;
- Examination of all licensing records and documents to ensure compliance with applicable Massachusetts General Laws, regulations and agency guidelines;
- Maintaining the Division's licensing database, testing and implementing the new appointment and renewal website and;
- Responding to approximately 5,500 licensing inquiries per month from insurers, licensees and consumers.

During 2003, the Division issued six licenses and fifty-two renewals to banks, allowing for the sale of insurance products. There are currently over 55,000 active producer licensees (individual and business entity), 5,259 active Motor Vehicle Damage Appraisers and approximately 1,600 active advisors, surplus lines brokers, reinsurance intermediaries and public insurance adjusters in the Commonwealth. Fiscal year 2003 licensing activity generated $15,093,226 in revenue for the Commonwealth's General Fund.

Acts, Regulations & Bulletins

Note: The summaries provided in these sections should not be interpreted as the Division's formal legal interpretation or recommendation nor are the summaries inclusive of all aspects of any laws enacted, regulations promulgated or bulletins issued in 2003.

Acts

Chapter 4 of the Acts of 2003
An Act Making Appropriations for Fiscal Year 2003
Chapter 4, in part, amends the definitions of domestic and foreign corporations as regards the taxation of such corporations to include mutual holding companies subject to M.G.L. c. 175, sections 19F-19W.

Chapter 9 of the Acts of 2003
An Act Relative to the Administration of the Tax Laws
Chapter 9, in part, amends M.G.L. c. 175, section 110I to require insurance companies to comply with the terms of the national medical support notice issued pursuant to the Massachusetts Child Support statute. Notice to a custodial parent is required regarding a change in or cancellation of a child's health insurance coverage.

Chapter 26 of the Acts of 2003
An Act Making Appropriations for Fiscal Year 2004
Chapter 26, in part, amends M.G.L. c. 175 by adding section 24E, which creates an insurance payment intercept program that requires insurance companies to inquire with the Commonwealth to determine if a claimant owes public assistance reimbursement to the Commonwealth prior to the insurance company issuing payment to a claimant.

Chapter 140 of the Acts of 2003

An Act Making Appropriations for Fiscal Year 2004

Chapter 140, in part, makes technical corrections to M.G.L. c. 175, section 24E and additionally creates a sub-section to section 24E stating that insurers are not required to exchange information with the Commonwealth about payments to a third party, where the third party has provided the claimant with services related to a claim.

Chapter 141 of the Acts of 2003

An Act Relative to Investments in Emerging Technologies to Promote Job Creation, Economic Stability and Competitiveness in the Massachusetts Economy

Chapter 141, in part, includes Health Maintenance Organizations ("HMOs") within the scope of M.G.L. c. 176D, the insurance consumer protection law and adds several new sections to M.G.L. c. 176G, which governs the regulation of HMOs. These new sections impose minimum deposit, net worth and capital requirements for HMOs and grant the Division of Insurance the authority to review and approve mergers, acquisitions and inter/intra company transactions within HMO holding company structures.

Chapter 165 of the Acts of 2003

An Act Relative to Group Marketing Plans

Chapter 165 waives the 35% participation requirement under M.G.L. c. 175, section 193R for all group-marketing plans approved and in effect during 2003. This law is necessary in order to ensure that group marketing plan participants experience uninterrupted access to private passenger automobile insurance through their groups.

Regulations

211 CMR 42.00, The Form and Contents of Individual Accident and Sickness Insurance

This regulation was amended in conjunction with 211 CMR 146.00 to permit the sale of specified disease insurance plans in accordance with enacted changes to M.G.L. c. 176M. The regulation now identifies the rate filing requirements for specified disease products submitted to the Division of Insurance.

211 CMR 43.00, Health Maintenance Organizations
This regulation was amended to align the annual HMO licensure process with the annual managed care accreditation process. The changes were intended to streamline insurer filings and regulatory review in order to reduce or eliminate unnecessary or duplicative filing requirements.

211 CMR 57.00, Recognition of the 2001 CSO Mortality Table for Use in Determining Minimum Reserve Liabilities and Non-Forfeiture Benefits
This regulation was promulgated in order to adopt the 2001 CSO Mortality Table for use by insurers in determining minimum life reserve liabilities and nonforfeiture benefits. Insurers may use the 2001 CSO Mortality Table after January 1, 2004, but its use is mandatory beginning on January 1, 2009.

211 CMR 71.00, Medicare Supplement Insurance and Evidences of Coverage Issued Pursuant to a Risk or Cost Contract – To Facilitate the Implementation of M.G.L. c. 176K and the federal Social Security Act Amendments of 1994
This regulation was amended to permit the offering of non-guaranteed renewable alternative benefit riders as permitted under the guidelines of the federal Centers for Medicare and Medicaid Services. These amendments define benefits that can be included in riders, disclosure materials to be used to describe benefits within riders and establish guarantee issue rights if insurers should choose to non-renew benefit riders in the future.

211 CMR 86.00, Reductions in Premium Charges for Private Passenger Motor Vehicles and Certain Commercial Motor Vehicles Equipped with an Anti-Theft Mechanism
This regulation was amended to allow for an additional discount category (Category V) under Part 9 Comprehensive coverage of the Massachusetts Automobile Insurance Policy for those policyholders whose motor vehicles are equipped with an upgraded vehicle recovery device.

211 CMR 133.00, Standards for the Repair of Damaged Motor Vehicles
This regulation was amended to allow damage appraisals to consider the lowest overall repair cost and allow damaged glass, under certain circumstances to be repaired rather than replaced. Additionally, for vehicles insured on policies issued or renewed after January 1, 2004, appraisals are

not required to reflect the use of rebuilt, aftermarket or used parts of like kind and quality if the vehicle has been driven no more than 20,000 miles, unless the pre-accident condition warrants otherwise.

211 CMR 142.00, Bank Insurance Sales
This regulation was amended in order to implement changes resulting from the enactment of Chapter 454 of the Acts of 2002, An Act Relative to Credit Unions, which granted credit unions in the Commonwealth similar authorities as banks to engage in insurance sales activity. Included in the amendments were technical corrections amending language and citations that were inconsistent with Chapter 106 of the Acts of 2002, An Act Relative to the Licensing of Insurance Producers.

211 CMR 146.00, Specified Disease Insurance
This regulation was amended in conjunction with 211 CMR 42.00 to permit the sale of individual specified disease insurance in accordance with enacted changes to M.G.L. c. 176M. This regulation establishes requirements for minimum benefit levels and disclosure, as well as marketing and producer training. Specified disease insurance products may only be sold on an individual basis to those persons who have an underlying health insurance plan.

Bulletins

Bulletin 2003-01
This bulletin clarifies Massachusetts' standard nonforfeiture law in relation to annuity contract calculations in accordance with M.G.L. c. 175, section 144A. It indicates that insurers are not required to use a 3% interest rate in their calculations as long as the minimum nonforfeiture values are always greater that what is required under the standard nonforfeiture law.

Bulletin 2003-02
This bulletin specifies source documents that indicate those off-label uses of prescription drugs that are required to be covered in the treatment of cancer, as well as medically necessary services associated with the administration of such drugs that are required to be covered.

Bulletin 2003-03
This bulletin informs insurers that when issuing privacy notices, as required under the federal Health Insurance Portability and Accountability Act of 1996 ("HIPPA"), they should also issue all Massachusetts state protections as identified in M.G.L. c. 175I that are not otherwise preempted by HIPPA.

Bulletin 2003-04
This bulletin informs individual accident and sickness insurers of the process the Division would commence as of April 30, 2003 to improve the timely review of filings. It instructs insurers to use Division product approval checklists to assist in reviewing compliance with statutory and regulatory requirements. Insurers were also informed that the Division would contract with external actuaries to conduct future reviews and described the manner by which insurers would be billed for actuarial expenses associated with the review of all future individual accident and sickness rate filings.

Bulletin 2003-05
This bulletin clarifies what insured health plans should consider adverse determination in relation to ongoing courses of treatment and what courses of treatment would therefore qualify for additional patient appeal rights under Massachusetts managed care laws.

Bulletin 2003-06
No bulletin issued.

Bulletin 2003-07
This bulletin identifies fee increases charged by the Division of Insurance effective July 1, 2003 to applicable licensees and appellants to the Board of Appeal as approved by the Executive Office of Administration and Finance.

Bulletin 2003-08
This bulletin provides updated licensing requirements and standards relative to Chapter 106 of the Acts of 2002, the Uniform Producer Licensing law. Included in this bulletin is the process for transitioning current licensees to producer licensees as well as new producer licensing fees and appointment fees.

Bulletin 2003-09

This bulletin notifies Medicare Supplement insurers of a required open enrollment period between October 2, 2003 and December 31, 2003 for persons who were enrolled in the Tufts *Secure Horizons* Medicare HMO plan in certain areas of Essex County. As indicated, Medicare Supplement insurers were to enroll any impacted *Secure Horizons* plan members who wished to purchase Medicare Supplement insurance coverage by January 1, 2004.

Bulletin 2003-10

This bulletin presents an update of Medicare Supplement consumer information to all insurers offering individual accident and sickness products in Massachusetts. It notifies insurers that they are required to distribute the bulletin's Medicare Supplement consumer information whenever marketing any accident and sickness product to a Medicare-eligible person in the Commonwealth.

Bulletin 2003-11

This bulletin clarifies that Chapter 80 of the Acts of 2000, the Mental Health Parity law, requires all insurers to provide mental health care in inpatient, intermediate and outpatient care settings. It specifies that insurers are to provide access to intermediate care in all clinically appropriate settings in order to be in compliance with the law.

Appendices

Ancillary Receiverships In Liquidation	I
Domestic Receiverships	II
Massachusetts Domestic Companies General Information	III
Massachusetts Domestic Companies Financial Information	IV
Surplus Lines Companies General Information	V

Direct Premium Written For Companies:

Accident & Health/Collectively Renewable	VI
Accident & Health/Group	VII
Accident & Health/Guaranteed Renewable	VIII
Accident & Health/Non-Cancellable	IX
Accident & Health/Other	X
Aircraft (All Perils)	XI
Allied Lines	XII
Boiler & Machinery	XIII
Burglary & Theft	XIV
Commercial Auto/No-Fault	XV
Commercial Auto/Physical Damage	XVI
Commercial Auto/Liability	XVII
Commercial Multiple Peril/Liability	XVIII
Commercial Multiple Peril/Non-Liability	XIX
Credit Accident & Health	XX
Credit	XXI
Crop Multiple Peril	XXII
Earthquake	XXIII

Farmowners Multiple Peril	XXIV
Federal Flood	XXV
Fidelity	XXVI
Financial Guaranty	XXVII
Fire	XXVIII
Homeowners Multiple Peril	XXIX
Inland Marine	XXX
Medical Malpractice	XXXI
Mortgage Guaranty	XXXII
Ocean Marine	XXXIII
Other Accident Only	XXXIV
Other Liability	XXXV
Private Passenger Auto/No-Fault	XXXVI
Private Passenger Auto/Physical Damage	XXXVII
Private Passenger Auto/Liability	XXXVIII
Product Liability	XXXIX
Surety	XL
Workers' Compensation	XLI

ANCILLARY RECEIVERSHIPS IN LIQUIDATION

Date	*Company*	*Home State*	*Estimated Assets*	*Closed*
12/26/84	Ideal Mutual Insurance Company	New York	$2,471,000.00	
12/3/85	Transit Casualty Insurance Company	Missouri	$439,000.00	
4/3/86	Midland Insurance Company	New York	$1,423,000.00	
2/24/87	Mission Insurance Company	California	$100,000.00	
4/23/91	Western Employers Insurance Company	California	$2,760,000.00	
7/28/94	Premier Alliance Insurance Company	California	$100,000.00	
12/12/97	American Eagle Insurance Company	Texas	$550,000.00	
5/8/00	American Chambers Life Insurance Co.	Ohio	$100,000.00	
8/16/00	Hamilton Insurance Company	Pennsylvania	$100,000.00	
10/01/00	Agora-Inex Syndicate	Illinois	$700,000.00	
1/5/01	Credit General Insurance Company	Ohio	$2,865,000.00	
6/7/01	Amwest Surety Company	Nebraska	$205,000.00	
10/3/01	Reliance Insurance Company	Pennsylvania	$56,272,000.00	
11/14/01	United Capital Insurance Company	Illinois	$300,000.00	
2/1/02	PHICO Insurance Company	Pennsylvania	$560,000.00	
5/17/02	The Connecticut Surety Company	Connecticut	$500,000.00	
10/16/02	Legion Insurance Company	Pennsylvania	$57,520,000.00	
6/13/03	Home Insurance Company	New Hampshire	$5,627,000.00	
7/2/03	Fremont Indemnity Company	California	$1,955,000.00	
2/11/91	Employers Casualty of Texas	Texas		11/6/03
6/7/01	Far West Insurance Company	Nebraska		11/18/03
2/28/01	Acceleration National Insurance Company	Ohio		12/30/03

DOMESTIC RECEIVERSHIPS

Receiverships listed below are ongoing; assets are being marshaled and claims are being paid consistent with the law.

In liquidations, payments are made to the guaranty funds through the "Early Access Plan" as called for under the law.

COMPANIES

Abington Mutual Liquidating Trust
American Mutual Liability Insurance Company (In Liquidation)
American Mutual Insurance Company of Boston (In Liquidation)
Attleboro Mutual Liquidating Trust
Lumber Mutual Insurance Company (In Rehabilitation)
- -North American Lumber Insurance Company
- -SEACO Insurance Company

Monarch Life Insurance Company (In Rehabilitation)
New England Fidelity Insurance Company (In Liquidation)
Trust Insurance Company (In Liquidation)
- -Trust Assurance Company

MASSACHUSETTS DOMESTIC COMPANIES GENERAL INFORMATION

Division Of Insurance

Massachusetts Domestic Life Insurance Companies

Address Information as of December 31, 2002

NAIC #	Company Name	Address	City	State	ZIP	PHONE
84824	Allmerica Financial Life & Annuity	440 Lincoln Street	Worcester	MA	01653	508-855-1000
60056	Arbella Life & Health Ins Co	1100 Crown Colony Drive	Quincy	MA	02269-9103	617-328-2936
84654	Assumption Mut Life Ins Co	770 Main St.	Moncton	NB	E1C8L-1	506-853-6040
71714	Berkshire Life Ins Co of Amer	700 South Street	Pittsfield	MA	01201	413-499-4321-4224
61476	Boston Mut Life Ins Co	120 Royall Street	Canton	MA	02021-1098	781-828-7000
80896	Centre Life Ins Co	One Chase Manhattan Plaza	New York	NY	10005	212-898-5300
66828	Fallon Health & Life Assur Co	10 Chestnut Street	Worcester	MA	01608-2810	508-799-2100
69140	First Allmerica Fin Life Ins Co	440 Lincoln Street	Worcester	MA	01653	508-855-1000
65099	John Hancock Life Ins Co	John Hancock Place	Boston	MA	02117-0111	617-572-6000
90204	John Hancock Variable Life Ins Co	John Hancock Place	Boston	MA	02117-0717	617-572-6000
65315	Liberty Life Assur Co Of Boston	175 Berkeley Street	Boston	MA	02117	617-357-9500
65935	Massachusetts Mut Life Ins Co	1295 State Street	Springfield	MA	1111	413-788-8411
66265	Monarch Life Ins Co	One Monarch Place	Springfield	MA	01133	413-784-2000
91626	New England Life Ins Co	501 Boylston Street	Boston	MA	02117	617-578-2000
67598	Paul Revere Life Ins Co	1 Fountain Square	Chattanooga	TN	37402	423-755-1011
67601	Paul Revere Variable Annuity Ins Co	1 Fountain Square	Chattanooga	TN	37402-1330	423-755-1011
65919	Primerica Life Ins Co	3120 Breckinridge Boulevard	Duluth	GA	30099-0001	770-381-1000-6201
74920	Regal Reins Co	One Monarch Place	Springfield	MA	01133	413-784-2000
70435	Savings Bank Life Ins Co Of MA	One Linscott Road	Woburn	MA	01801	781-938-3500

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance

Massachusetts Domestic Property and Casualty Insurance Companies

Address Information as of December 31, 2002

NAIC #	Company Name	Address	City	State	ZIP	Telephone
20613	American Employers Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000
35548	American Transportation Ins Co Inc	200 Newbury Street Fourth Floor	Boston	MA	02116-2504	617-262-3600
10017	Arbella Ind Ins Co	1100 Crown Colony Drive	Quincy	MA	02269-9103	617-328-2936
17000	Arbella Mut Ins Co	1100 Crown Colony Drive	Quincy	MA	02269-9103	617-328-2936
41360	Arbella Protection Ins Co	1100 Crown Colony Drive	Quincy	MA	02269-9103	617-328-2936
31887	Arkwright Ins Co	1301 Atwood Avenue	Johnston	RI	02919-4908	401-275-3000
13374	Arrow Mut Liability Ins Co	23 Commonwealth Avenue	Chestnut Hill	MA	02467	617-244-5730
11104	Associated Employers Ins Co	11 North Avenue	Burlington	MA	01803-0970	781-221-1600-1800
33758	Associated Industries Of MA Mut Ins	11 North Avenue	Burlington	MA	01803	781-221-1600
44326	Atlantic Charter Ins Co	25 New Chardon St.	Boston	MA	02114-4721	617-488-6500
41955	Barnstable County Ins Co	108 Hallet Street	Yarmouth Port	MA	02675	508-362-4567
13463	Barnstable County Mut Ins Co	108 Hallet Street	Yarmouth Port	MA	02675	508-362-4567
19763	Bay State Ins Co	95 Old River Road	Andover	MA	01810-1078	978-475-3300
13498	Berkshire Mut Ins Co	75 South Church Street	Pittsfield	MA	01201	413-443-4463
20761	Boston Old Colony Ins Co	Cna Plaza	Chicago	IL	60685	312-822-5000
10394	Bunker Hill Ins Co	695 Atlantic Avenue	Boston	MA	02111-2217	617-956-1775
19771	Cambridge Mut Fire Ins Co	95 Old River Road	Andover	MA	01810-1078	978-475-3300
40274	Citation Ins Co	211 Main Street	Webster	MA	01570-0758	508-943-9000
34754	Commerce Ins Co	211 Main Street	Webster	MA	01570-0758	508-943-9000
10231	Commonwealth Mut Ins Co	1100 Crown Colony Drive	Quincy	MA	02269-9103	617-328-2936
10230	Commonwealth Rein Co	1100 Crown Colony Drive	Quincy	MA	02269-9103	617-328-2936
37346	Danbury Ins Co	230 Beal Street	Hingham	MA	02043	781-749-0841-122
13706	Dorchester Mut Fire Ins Co	222 Ames Street	Dedham	MA	02026-1850	781-326-4010
39659	Eastern Cas Ins Co	325 Donald J. Lynch Boulevard	Marlborough	MA	01752	508-303-1000
21261	Electric Ins Co	75 Sam Fonzo Drive	Beverly	MA	01915	978-921-0660
20648	Employers Fire Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000
10664	Endeavour Ins Co	25 New Chardon St.	Boston	MA	02114-4721	617-488-6500
13943	Fitchburg Mut Ins Co	222 Ames Street	Dedham	MA	02026-1850	781-326-4010
16160	Groveland Mut Ins Co	222 Ames Street	Dedham	MA	02026-1850	781-326-4010
18975	HPHC Ins Co Inc	93 Worcester Street	Wellesley	MA	02481-9181	781-263-6000
26182	Harleysville Worcester Ins Co	120 Front Street, Suite 400	Worcester	MA	01608-1408	508-751-8100
14192	Hingham Mut Fire Ins Co	230 Beal Street	Hingham	MA	02043	781-749-0841-122
14206	Holyoke Mut Ins Co In Salem	Holyoke Square	Salem	MA	01970-6506	978-744-6123
23035	Liberty Mut Fire Ins Co	175 Berkeley Street	Boston	MA	02117	617-357-9500
23043	Liberty Mut Ins Co	175 Berkeley Street	Boston	MA	02117	617-357-9500
14435	Lumber Mut Ins Co	205 Newbury Street	Framingham	MA	01701-9165	508-620-9575-4617

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance

Massachusetts Domestic Property and Casualty Insurance Companies

Address Information as of December 31, 2002

NAIC #	Company Name	Address	City	State	ZIP	Telephone
40320	Massachusetts Homeland Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000
10206	Medical Professional Mut Ins Co	101 Arch Street	Boston	MA	02110	617-330-1755
19798	Merrimack Mut Fire Ins Co	95 Old River Road	Andover	MA	01810-1078	978-475-3300
16152	Newburyport Mut Fire Ins Co	Po Box 675	Newburyport	MA	01950	978-462-3106-
23965	Norfolk & Dedham Mut Fire Ins Co	222 Ames Street	Dedham	MA	02026-1850	781-326-4010
43702	North American Lumber Ins Co	One Speen Street	Framingham	MA	01701-9165	508-620-9575-4617
38369	Northern Assur Co Of Amer	One Beacon Street	Boston	MA	02108-3100	617-725-6000
20621	OneBeacon America Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000
15625	Peoples Services Ins Co	4 Bouton Street	Concord	NH	03301	603-224-4086
21750	Pilgrim Ins Co	695 Atlantic Avenue	Boston	MA	02111-2217	617-956-6000
14737	Plymouth Rock Assur Corp	695 Atlantic Avenue	Boston	MA	02111	617-720-1620
12850	Premier Ins Co Of MA	Ten Chestnut Street, Suite 410	Worcester	MA	01608-2898	508-751-4201
10638	Proselect Ins Co	101 Arch Street	Boston	MA	02110	617-330-1755
15067	Quincy Mut Fire Ins Co	57 Washington Street	Quincy	MA	02169	617-770-5100
33618	Safety Ind Ins Co	20 Custom House Street	Boston	MA	02110	617-951-0600
39454	Safety Ins Co	20 Custom House Street	Boston	MA	02110	617-951-0600
21130	Seaco Ins Co	One Speen Street	Framingham	MA	01701-9165	508-620-9575-4617
14796	U S Mut Liab Ins Co	9 Riverside Road	Weston	MA	02193	617-647-2300
36226	United Cas & Surety Ins Co	170 Milk Street	Boston	MA	02109	617-542-3232
23973	West Newbury Mut Fire Ins Co	222 Ames Street	Dedham	MA	02026-1850	781-326-4010

Division Of Insurance
H.M.O and Limited Health Service Organizations
Address Information as of December 31, 2002

NAIC #	Company Name	Address	City	State	ZIP	Telephone
95236	Aetna Health Inc MA Corp	980 Jolly Road, P.O. Box 1109	Blue Bell	PA	19422	800-872-3862
53228	BCBS of MA	401 Park Drive	Boston	MA	02215	617-246-5000
95520	CIGNA Hlthcare of Massachusetts Inc	100 Front Street, 8Th Floor	Worcester	MA	01608	508-798-8669
95299	Connecticare Of MA Inc	30 Batterson Park Road	Farmington	CT	06032-2574	860-674-5700
95541	Fallon Comm Health Plan Inc	10 Chestnut Street	Worcester	MA	01608-2810	508-799-2100
95659	Great West Healthcare of MA Inc	375 Totten Pond Road, Suite 202	Waltham	MA	02541	781-622-2400
96911	Harvard Pilgrim Health Care Inc	93 Worcester Street	Wellesley	MA	02481-9181	781-263-6000
96717	Harvard Pilgrim Health Care New Eng	93 Worcester Street	Wellesley	MA	02481-9181	781-263-6000
95673	Health New England Inc	One Monarch Place Suite 1500	Springfield	MA	01144	413-787-4000
47093	Massachusetts Vision Service Plan	3333 Quality Drive	Rancho Cordova	CA	95670	916-851-5000
11109	Neighborhood Health Plan Inc	253 Summer St.	Boston	MA	02210-1120	617-772-5500
95688	Tufts Assocd Hmo Inc	333 Wyman Street	Waltham	MA	02451	781-466-9400

Division Of Insurance
Fraternal Benefit Societies:
Address Information as of December 31,2002

NAIC #	Company Name	Address	City	State	ZIP	Telephone
58130	Catholic Association Of Foresters	347 Commonwealth Avenue	Boston	MA	02115	617-536-8221
58181	Supreme Council The Royal Arcanum	61 Batterymarch Street	Boston	MA	02110	617-426-4135

Division Of Insurance

Title Insurance Company

Address Information as of December 31,2002

NAIC #	Company Name	Address	City	State	ZIP	Telephone
50989	Massachusetts Title Ins Co	101 Huntington Ave, Ste 1300	Boston	MA	02199-7610	617-772-9238
50997	New England Title Ins Co	151 Tremont St	Boston	MA	02111	617-423-7000

MASSACHUSETTS DOMESTIC COMPANIES FINANCIAL INFORMATION

Division Of Insurance
Massachusetts Domestic Life Insurance Companies
Select Financial Information as of December 31, 2002

NAIC #	Company Name	Premium Written in MA as of 12/31/2002	Total Premium Written as of 12/31/2002	Total Assets	Total Liabilities	Total Capital and Surplus
84824	Allmerica Financial Life & Annuity	$ 107,416,610	$ 2,827,196,972	$ 13,590,801,101	$ 13,163,749,732	$ 427,051,369
71714	Berkshire Life Ins Co of Amer	$ 1,408,210	$ 31,459,570	$ 1,564,882,742	$ 1,318,497,182	$ 246,385,560
61476	Boston Mut Life Ins Co	$ 55,571,235	$ 265,335,333	$ 687,317,881	$ 623,571,410	$ 63,746,471
80896	Centre Life Ins Co	$ 2,343,694	$ 52,131,666	$ 1,881,870,867	$ 1,761,264,602	$ 120,606,261
66828	Fallon Health & Life Assur Co	$ 274,450	$ 274,450	$ 4,126,602	$ 301,412	$ 3,825,190
69140	First Allmerica Fin Life Ins Co	$ 54,260,307	$ 411,208,339	$ 4,843,040,551	$ 4,680,847,721	$ 162,192,830
65099	John Hancock Life Ins Co	$ 3,572,953,684	$ 7,520,505,077	$ 69,341,546,764	$ 65,817,406,145	$ 3,524,140,619
90204	John Hancock Variable Life Ins Co	$ 133,441,315	$ 1,778,274,368	$ 10,129,624,135	$ 9,540,031,599	$ 589,592,536
65315	Liberty Life Assur Co Of Boston	$ 73,166,985	$ 807,225,822	$ 6,725,357,484	$ 6,600,512,017	$ 124,845,467
65935	Massachusetts Mut Life Ins Co	$ 935,829,409	$ 10,426,003,176	$ 74,762,103,063	$ 68,657,500,353	$ 6,104,602,710
66265	Monarch Life Ins Co	$ 1,861,602	$ 49,144,510	$ 1,025,989,165	$ 1,015,560,443	$ 10,428,722
91626	New England Life Ins Co	$ 230,278,390	$ 2,054,821,744	$ 6,665,130,442	$ 6,304,696,575	$ 360,433,867
67598	Paul Revere Life Ins Co	$ 23,800,212	$ 616,072,407	$ 4,976,411,855	$ 4,064,999,271	$ 911,412,583
67601	Paul Revere Variable Annuity Ins Co	$ 872,970	$ 5,277,458	$ 159,400,787	$ 24,692,432	$ 134,708,355
65919	Primerica Life Ins Co	$ 29,883,745	$ 1,315,659,389	$ 4,674,481,857	$ 3,193,430,422	$ 1,481,051,436
74920	Regal Reins Co	$ -	$ -	$ 12,786,071	$ 498,471	$ 12,287,599
70435	Savings Bank Life Ins Co Of MA	$ 129,292,392	$ 173,970,836	$ 1,438,136,603	$ 1,271,887,056	$ 166,249,547
84654	US Branch Assumption Mut Life Ins Co	$ 485,842	$ 1,158,706	$ 49,863,273	$ 41,483,028	$ 8,380,245

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance
Massachusetts Domestic Property and Casualty Insurers
Select Financial Information as of December 31, 2002

NAIC #	Company Name	Premium Written in MA as of 12/31/2002	Net Premium Written in MA as of 12/31/2002	Gross Premium Written in MA as of 12/31/2002	Total Admitted Assets	Total Liabilities	Total Policyholder Surplus
20613	American Employers Ins Co	$ 9,423,989	$ 93,979,089	$ 213,136,509	$ 397,392,676	$ 282,165,408	$ 115,227,268
35548	American Transportation Ins Co Inc	$ -	$ -	$ -	$ 8,918,430	$ 1,878,315	$ 7,040,115
10017	Arbella Ind Ins Co	$ 5,109,886	$ 27,024,413	$ 35,494,441	$ 43,269,940	$ 31,686,150	$ 11,583,790
17000	Arbella Mut Ins Co	$ 469,000,513	$ 450,704,750	$ 728,175,786	$ 764,886,491	$ 523,585,551	$ 241,300,940
41360	Arbella Protection Ins Co	$ 144,838,952	$ 75,984,191	$ 268,708,572	$ 205,459,158	$ 143,504,651	$ 61,954,508
31887	Arkwright Ins Co	$ (867)	$ (867)	$ (867)	$ 233,144,686	$ 15,758,691	$ 217,385,995
13374	Arrow Mut Liability Ins Co	$ 4,485,087	$ 5,119,160	$ 5,560,299	$ 52,589,974	$ 25,544,488	$ 27,045,486
11104	Associated Employers Ins Co	$ 22,113,948	$ -	$ 22,113,948	$ 5,261,206	$ 2,073,246	$ 3,187,960
33758	Associated Industries Of MA Mut Ins	$ 99,815,064	$ 100,191,096	$ 123,462,022	$ 217,584,091	$ 167,464,945	$ 50,119,146
44326	Atlantic Charter Ins Co	$ 28,131,049	$ 37,766,917	$ 39,326,838	$ 116,290,575	$ 59,213,270	$ 57,077,304
41955	Barnstable County Ins Co	$ 587,594	$ 552,115	$ 587,594	$ 12,449,849	$ 1,861,871	$ 10,587,978
13463	Barnstable County Mut Ins Co	$ 12,041,738	$ 9,324,884	$ 12,051,814	$ 56,224,281	$ 15,282,002	$ 40,942,279
19763	Bay State Ins Co	$ -	$ 46,871,650	$ 53,232,252	$ 187,905,141	$ 65,017,818	$ 122,887,324
13498	Berkshire Mut Ins Co	$ (960,868)	$ 756,208	$ 282,597	$ 19,659,253	$ 18,158,591	$ 1,500,662
20761	Boston Old Colony Ins Co	$ 100,075,411	$ 33,134,527	$ 171,800,516	$ 72,949,691	$ 49,463,224	$ 23,486,467
10394	Bunker Hill Ins Co	$ 28,765,460	$ 19,205,724	$ 28,765,460	$ 33,457,842	$ 24,867,535	$ 8,590,307
19771	Cambridge Mut Fire Ins Co	$ 33,834,824	$ 109,367,183	$ 191,907,474	$ 335,744,304	$ 149,431,471	$ 186,312,833
40274	Citation Ins Co	$ 55,642,696	$ 21,744,076	$ 55,642,696	$ 163,337,500	$ 55,308,265	$ 108,029,235
34754	Commerce Ins Co	$ 1,162,879,372	$ 1,127,128,551	$ 1,263,058,463	$ 1,743,506,562	$ 1,189,526,806	$ 553,979,756
10231	Commonwealth Mut Ins Co	$ 6,909,340	$ -	$ 8,030,856	$ 7,412,424	$ 1,912,424	$ 5,500,000
37346	Danbury Ins Co	$ 99,588	$ 2,405,722	$ 8,177,021	$ 14,148,079	$ 5,571,369	$ 8,576,710
13706	Dorchester Mut Fire Ins Co	$ 8,674,386	$ 11,843,596	$ 21,648,590	$ 24,219,914	$ 17,688,915	$ 6,530,999
39659	Eastern Cas Ins Co	$ 4,493,738	$ 6,082,499	$ 6,428,915	$ 192,564,967	$ 146,575,993	$ 45,988,974
21261	Electric Ins Co	$ 26,650,008	$ 379,459,276	$ 401,195,920	$ 1,006,918,207	$ 761,980,134	$ 244,938,072
20648	Employers Fire Ins Co	$ 24,482,062	$ 33,563,951	$ 114,611,884	$ 136,233,374	$ 87,992,010	$ 48,241,366
10664	Endeavour Ins Co	$ 11,083,081	$ -	$ 11,084,870	$ 4,013,552	$ 66,187	$ 3,947,365
13943	Fitchburg Mut Ins Co	$ 17,043,798	$ 44,158,035	$ 49,051,291	$ 81,375,381	$ 65,313,028	$ 16,062,354
16160	Groveland Mut Ins Co	$ 100	$ 100	$ 100	$ 65,886	$ -	$ 65,886
18975	HPHC Ins Co Inc	$ 3,181,334	$ 3,625,916	$ 3,626,633	$ 9,488,138	$ 859,978	$ 8,628,160
26182	Harleysville Worcester Ins Co	$ 75,693,070	$ 166,218,780	$ 382,220,787	$ 418,695,537	$ 321,482,338	$ 97,213,199
14192	Hingham Mut Fire Ins Co	$ 38,751,969	$ 45,708,720	$ 57,848,791	$ 101,615,211	$ 58,287,478	$ 43,327,733
14206	Holyoke Mut Ins Co In Salem	$ 58,464,813	$ 55,672,974	$ 146,824,717	$ 147,397,070	$ 101,920,423	$ 45,476,647
23035	Liberty Mut Fire Ins Co	$ 127,091,453	$ 841,713,450	$ 5,358,268,196	$ 2,664,136,189	$ 1,962,358,160	$ 701,778,029
23043	Liberty Mut Ins Co	$ 385,650,349	$ 5,302,795,020	$ 10,588,285,908	$ 19,296,498,887	$ 15,288,749,667	$ 4,007,749,220

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance
Massachusetts Domestic Property and Casualty Insurers
Select Financial Information as of December 31, 2002

NAIC #	Company Name	Premium Written in MA as of 12/31/2002	Net Premium Written in MA as of 12/31/2002	Gross Premium Written in MA as of 12/31/2002	Total Admitted Assets	Total Liabilities	Total Policyholder Surplus
14435	Lumber Mut Ins Co	$ -	$ 71,510	$ 198,787	$ 80,151,724	$ 73,456,826	$ 6,694,898
40320	Massachusetts Homeland Ins Co	$ 194,768,821	$ -	$ 194,768,821	$ 9,984,664	$ 35,419	$ 9,949,245
10206	Medical Professional Mut Ins Co	$ 111,175,406	$ 171,298,645	$ 182,843,574	$ 1,341,354,404	$ 1,041,005,732	$ 300,348,671
19798	Merrimack Mut Fire Ins Co	$ 95,487,078	$ 156,238,833	$ 332,942,261	$ 546,600,040	$ 216,757,337	$ 329,842,702
23965	Norfolk & Dedham Mut Fire Ins Co	$ 73,572,182	$ 59,217,995	$ 107,807,486	$ 189,768,224	$ 118,174,053	$ 71,594,171
43702	North American Lumber Ins Co	$ -	$ 21,523	$ 14,851	$ 12,767,484	$ 6,427,223	$ 6,340,259
38369	Northern Assur Co Of Amer	$ 23,877,215	$ 111,879,868	$ 255,311,223	$ 437,152,711	$ 303,318,025	$ 133,834,686
20621	OneBeacon America Ins Co	$ 98,599,284	$ 319,976,422	$ 791,659,565	$ 1,316,193,258	$ 882,108,182	$ 434,085,076
15625	Peoples Services Ins Co	$ 20,841,961	$ -	$ 23,289,918	$ 10,585,240	$ 4,506,308	$ 6,078,931
21750	Pilgrim Ins Co	$ 48,090,966	$ -	$ 48,090,966	$ 28,673,459	$ 24,051,033	$ 4,622,426
14737	Plymouth Rock Assur Corp	$ 142,714,651	$ 132,075,943	$ 188,287,986	$ 247,550,349	$ 179,966,349	$ 67,584,000
12850	Premier Ins Co Of MA	$ 295,243,187	$ 360,339,459	$ 399,420,363	$ 613,168,322	$ 423,297,059	$ 189,871,263
10638	Proselect Ins Co	$ 4,747,458	$ 7,091,660	$ 74,392,552	$ 62,708,691	$ 39,585,832	$ 23,122,859
15067	Quincy Mut Fire Ins Co	$ 133,678,253	$ 276,660,327	$ 302,417,084	$ 760,407,525	$ 402,193,021	$ 358,214,504
33618	Safety Ind Ins Co	$ 50,145,369	$ 25,880,712	$ 76,026,081	$ 39,536,860	$ 25,532,071	$ 14,004,789
39454	Safety Ins Co	$ 466,410,297	$ 491,733,528	$ 585,798,866	$ 773,605,635	$ 539,401,374	$ 234,204,261
21130	Seaco Ins Co	$ (197,101)	$ (42,703)	$ (250,293)	$ 21,751,302	$ 10,525,019	$ 11,226,279
36226	United Cas & Surety Ins Co	$ 1,775,130	$ 1,824,676	$ 2,055,945	$ 8,626,135	$ 5,765,063	$ 2,861,072
23973	West Newbury Mut Fire Ins Co	$ 7,347,926	$ 7,895,733	$ 15,814,413	$ 17,886,275	$ 11,962,596	$ 5,923,679

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance

H.M.O.

Select Financial Information as of December 31, 2002

NAIC #	Company Name	Total Assets	Total Liabilities	Total Net Worth (Capital & Surplus)	Total Premium Revenue
95236	Aetna Health Inc MA Corp	$ 45,420,049	$ 23,206,795	$ 22,213,254	$ 117,406,919
53228	BCBS of MA	$ 1,902,966,249	$ 1,286,903,480	$ 616,062,769	$ 3,844,442,067
95520	CIGNA Hlthcare of Massachusetts Inc	$ 44,240,912	$ 24,768,959	$ 19,471,953	$ 184,188,871
95299	Connecticare Of MA Inc	$ 5,384,715	$ 3,197,222	$ 2,187,493	$ 14,574,216
95541	Fallon Comm Health Plan Inc	$ 141,854,602	$ 81,653,244	$ 60,201,358	$ 611,167,687
95659	Great West Healthcare of MA Inc	$ 3,959,942	$ 2,424,967	$ 1,534,975	$ 1,900,525
96911	Harvard Pilgrim Health Care Inc	$ 449,390,385	$ 279,639,344	$ 169,751,041	$ 1,686,072,542
96717	Harvard Pilgrim Health Care New England	$ 14,255,023	$ 3,795,365	$ 10,459,658	$ 92,338,906
95673	Health New England Inc	$ 42,437,071	$ 32,016,796	$ 10,420,275	$ 184,716,788
47093	Massachusetts Vision Service Plan	$ 5,641,960	$ 1,169,277	$ 4,472,683	$ 5,247,891
11109	Neighborhood Health Plan Inc	$ 59,188,330	$ 43,334,241	$ 15,854,089	$ 394,251,411
95688	Tufts Assocd Hmo Inc	$ 561,612,505	$ 373,066,278	$ 188,546,227	$ 2,306,743,902

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance
Fraternal Benefit Societies
Select Financial Information as of December 31, 2002

NAIC #	Company Name	Life Insurance Premium Written in MA as of 12/31/2002	Accident and Health Premium Written in MA as of 12/31/2002	Total Insurance Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002	Total Life Insurance Premium Written as of 12/31/2002	Total Accident and health Premium Written as of 12/31/2002
58130	Catholic Association Of Foresters	$ 243,227	$ 14,676	$ 257,903	88.52%	$ 304,418	$ 20,304
58181	Supreme Council The Royal Arcanum	$ 33,398	$ 46	$ 33,444	11.48%	$ 1,175,221	$ 434
		$ 276,625	$ 14,722	$ 291,347	100.00%	$ 1,479,639	$ 20,738

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

MASSACHUSETTS SURPLUS LINES COMPANIES GENERAL INFORMATION

Division Of Insurance

Authorized Surplus Lines Companies

NAIC #	Company Name	Address	City	State	ZIP	Telephone
37958	Acceptance Insurance Company	301 South 13th St., Suite 500	Lincoln	NE	68508	800-999-7475
24856	Admiral Insurance Company	1255 Caldwell Road, P.O. Box 5725	Cherry Hill	NJ	80343220	856-429-9200
36420	Allianz Underwriters Insurance Company	PO Box 7780	Burbank	CA	91510	800-421-0504
19489	Allied World Assurance Company (U.S.), Inc.	100 Summer St.	Boston	MA	02110	212-770-0705
35351	American Empire Surplus Lines Insurance Company	PO Box 5370	Cincinnati	OH	45201	513-369-3000
43117	American Equity Insurance Company	One Tower Square	Hartford	CT	06183	870-277-3966
26883	American International Specialty Lines Ins. Co.	175 Water St. 18th Fl.	New York	NY	10038	201-309-1100
35092	American Special Risk Insurance Company	7230 McGinnis Ferry Road, Suite 300	Suwanee	GA	30024	770-813-6220
35912	American Western Home Insurance Company	PO Box 5323	Cincinnati	OH	45201-5323	800-543-2644
10316	Appalachian Insurance Company	P.O. Box 7500	Johnston	RI	02919	401-275-3000
21199	Arch Specialty Insurance Company	One Liberty Plaza, 53rd Fl.	New York	NY	10006	800-447-0633
10717	Aspen Specialty Insurance Company	99 High St.	Boston	MA	02110	617-531-5100
27189	Associated International Insurance Company	21820 Burbank Blvd., Suite 330	Woodland Hills	CA	91367	818-595-0600
26620	AXIS Surplus Insurance Company	11680 Great Oaks Way, Suite 500	Alpharetta	GA	30022	678-746-9449
38989	Chubb Custom Insurance Company	15 Mountain View Road,P.O. Box 1615	Warren	NJ	070611615	908-903-2000
43095	Clarendon America Insurance Company	1177 Ave of the Americas	New York	NY	10036	201-402-4889
39993	Colony Insurance Company	9201 Forest Hill Avenue, Suite 200	Richmond	VA	23235-6865	804-327-1700
31127	Columbia Casualty Company	CNA Plaza, 9th Floor	Chicago	IL	60685	312-822-5000
36374	Commercial Casualty Ins. Company of North Carolina	350 Research Court, Suite 200	Norcross	GA	30092	770-729-8101
44520	Crum & Forster Specialty Insurance Company	305 Madison Ave.	Morristown	NJ	07960	310-670-0254
21334	Empire Indemnity Insurance Company	13810 FNB Parkway	Omaha	NE	68154-5202	402-963-5000
39020	Essex Insurance Company	4521 Highwoods Parkway	Glen Allen	VA	23060-6148	804-273-1400
35378	Evanston Insurance Company	Ten Parkway North	Deerfield	IL	60015	847-572-6000
10851	Everest Indemnity Insurance Company	P.O. Box 830	Liberty Corner	NJ	07938-0830	908-604-6000
44792	Executive Risk Specialty Insurance Company	15 Mountain View Rd.	Warren	NJ	07061	860-408-2488
39640	Fireman's Fund Insurance Company of Ohio	777 San Marin Dr.,Regulatory Affairs	Novato	CA	94998	513-762-5700
11177	First Financial Insurance Company	238 International Road	Burlington	NC	2721-55129	336-586-2500
34916	First Specialty Insurance Corporation	P.O. Box 2938	Overland Park	KS	66201-1338	913-676-5800
10833	Gemini Insurance Company	475 Steamboat Rd.	Greenwich	CT	06830	973-301-8000
36838	General Agents Insurance Company of America, Inc.	PO Box 2933	Fort Worth	TX	76113	817-336-2500
20559	General Security Indemnity Company of Arizona	One Seaport Plaza, 199 Water St.	New York	NY	1003-83526	212-480-1900
37362	General Star Indemnity Company	695 East Main Street, P.O. Box 10354	Stamford	CT	06901	203-328-5596
11231	Generali U.S. Branch	One Liberty Plaza	New York	NY	10006	212-602-7600
34991	Genesis Indemnity Insurance Company	Financial Centre, P.O. Box 10350	Stamford	CT	06904-2350	203-328-6663
37532	Great American E & S Insurance Company	580 Walnut Street	Cincinnati	OH	45202	513-369-5000
41858	Great American Fidelity Insurance Company	P.O. Box 2575	Cincinnati	OH	45201-5370	513-369-3000
38580	Great American Protection Insurance Company	580 Walnut Street	Cincinnati	OH	45202	513-369-5000

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance
Authorized Surplus Lines Companies

NAIC #	Company Name	Address	City	State	ZIP	Telephone
11401	Guaranty National Insurance Company	P.O. Box 1000	Charlotte	NC	28201-1000	303-754-8400
42811	Gulf Underwriters Insurance Company	4600 Fuller Dr.	Irving	TX	75038-6506	860-277-8297
18376	Hermitage Insurance Company	1311 Mamaroneck Ave., Suite 135	White Plains	NY	10605	914-683-8008
34452	Homeland Insurance Company of New York	One Beacon St.	Boston	MA	02108-3100	215-625-1000
42374	Houston Casualty Company	13403 Northwest Freeway	Houston	TX	77040	713-462-1000
37079	Hudson Specialty Insurance Company	300 First Stamford Place	Stamford	CT	06902	203-977-8024
27960	Illinois Union Insurance Company	8755 West Higgins Road	Chicago	IL	60631	312-380-8100
36940	Indian Harbor Insurance Company	Seaview House, 70 Seaview Ave.	Stamford	CT	06902-6040	203-622-5333
9989	INEX Insurance Exchange	1 South Wacker Drive, Suite 2720	Chicago	IL	60606-6619	800-525-8471
22829	Interstate Fire and Casualty Company	777 San Marin Dr.	Novato	CA	94998	312-346-6400
12203	James River Insurance Company	7130 Glen Forest, Suite 210	Richmond	VA	23226	804-289-2711
10940	Kemper Surplus Lines Insurance Company	1 Kemper Drive	Long Grove	IL	60049-0001	847-320-2000
19437	Lexington Insurance Company	100 Summer St.	Boston	MA	02110-2103	617-330-8436
10725	Liberty Surplus Insurance Corporation	175 Berkeley Street	Boston	MA	02117	617-357-9500
26743	Maxum Indemnity Company	6455 East Johns Crossing, Suite 325	Duluth	GA	30097	678-597-4704
33189	Monticello Insurance Company	Newport Tower, 525 Washington Blvd	Jersey City	NJ	07310	201-222-8666
37974	Mt. Hawley Insurance Company	9025 North Lindbergh Dr.	Peoria	IL	61615	302-734-7528
35947	Mt. McKinley Insurance Company	477 Martinsville Road, P.O. Box 830	Liberty Corner	NJ	07938-0830	908-604-3145
20079	National Fire & Marine Insurance Company	3024 Harney Street	Omaha	NE	68131-3580	402-536-3269
20087	National Indemnity Company	3024 Harney Street	Omaha	NE	68131	402-3467400
17370	Nautilus Insurance Company	7273 East Butherus Drive	Scottsdale	AZ	85260	480-951-0905
36056	NIC Insurance Company	Reckson Executive Park, 6 International Drive	Rye Brook	NY	10573-1070	212-951-0905
17400	Noetic Specialty Insurance Company	181 West Madison, Suite 2600	Chicago	IL	60602	312-822-5000
25038	North American Capacity Insurance Company	650 Elm St. Sixth Fl.	Manchester	NH	03101-2596	603-644-6600
24015	Northland Insurance Company	1295 Northland Drive	Mendota Heights	MN	55120	800-237-9334
39608	Nutmeg Insurance Company	Hartford Plaza	Hartford	CT	06115	203-547-5000
37338	Pacific Insurance Company	CNA Plaza	Chicago	IL	60685	312-822-4314
32859	Penn America Insurance Company	420 South York Road	Hatboro	PA	19040	215-443-3600
23850	Philadelphia Insurance Company	One Bala Plaza, Ste 100	Bala Cynwyd	PA	19004	610-617-7900
10786	Princeton Excess and Surplus Lines Insurance Co.	555 College Road East	Princeton	NJ	08543-5241	609-243-4200
34487	Professional Underwriters Liability Insurance Co.	185 Greenwood Road	Napa	CA	94558	707-421-2368
24252	Progressive American Insurance Company	6300 Wilson Mills Rd., Corp. Finance Dept. W33	Mayfield Village	OH	44143-2182	800-274-4499
41807	Royal Surplus Lines Insurance Company	9300 Arrowpoint Blvd.	Charlotte	NC	28201-1000	704-522-2000
11100	SAFECO Surplus Lines Insurance Company	SAFECO Plaza	Seattle	WA	98185	206-545-5000
41297	Scottsdale Insurance Company	P.O. Box 4110	Scottsdale	AZ	85261-4120	602-948-0505
11622	Specialty Surplus Insurance Company	One Kemper Dr.	Long Grove	IL	60049-0001	847-320-2000
30481	St. Paul Surplus Lines Insurance Company	385 Washington St.	St. Paul	MN	55102	651-310-2806

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance

Authorized Surplus Lines Companies

NAIC #	Company Name	Address	City	State	ZIP	Telephone
10932	Starr Excess Liability Insurance Company, Ltd.	70 Pine Street	New York	NY	10270	212-770-7000
26387	Steadfast Insurance Company	1400 American Lane	Schaumburg	IL	60196-1056	847-762-7365
25445	TIG Specialty Insurance Company	P.O. Box 152870	Irving	TX	75015-8830	972-831-5000
29696	Travelers Excess and Surplus Lines Company	One Tower Square	Hartford	CT	06183	860-277-0111
37982	Tudor Insurance Company	400 Parson's Pond Drive	Franklin Lakes	NJ	07417-2600	201-847-8600
24319	Ulico Indemnity Company	111 Massachusetts Ave NW	Washington	DC	20001	202-682-0900
15792	Underwriters At Lloyd's, London	115 South La Salle St	Chicago	IL	60603	312-443-0389
28053	United Coastal Insurance Company	233 Main Street, PO Box 11000	New Britain	CT	06050-0411	203-223-5000
13064	United National Insurance Company	Three Bala Plaza East, Suite 300	Bala Cynwyd	PA	19004	610-664-1500
25895	United States Liability Insurance Company	P.O. Box 6700	Wayne	PA	19087-2191	610-688-2535
17159	USF Insurance Company	1760 Market Street	Philadelphia	PA	19103-0000	215-563-3800
40428	Voyager Indemnity Insurance Company	P.O. Box 901045	Fort Worth	TX	76102	800-334-9282
27502	Western General Insurance Company	16501 Ventura Boulevard	Encino	CA	91436	818-880-9070
37150	Western Heritage Insurance Company	P.O. Box 5100	Scottsdale	AZ	85261	602-951-0703
29548	Western Indemnity Insurance Company	820 Gessner, Suite 1340	Houston	TX	77024	713-461-1504
13196	Western World Insurance Company, Inc.	400 Parson's Pond Drive	Franklin Lakes	NJ	07417-2600	201-847-8600
19607	XL Select Insurance Company	Seaview House, 70 Seaview Avenue	Stamford	CT	06902-6040	214-559-0222
24317	ZC Specialty Insurance Company	One Exchange Place, Suite 1000	Jersey City	NJ	07302	512-345-6505
27855	Zurich American Insurance Company of Illinois	1400 American Lane	Schaumburg	IL	60196	847-605-6000

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

MASSACHUSETTS DIRECT WRITTEN PREMIUM LINE OF BUSINESS: ACCIDENT & HEALTH/COLLECTIVELY RENEWABLE

Division Of Insurance
Line of Business:
Collectively Renewable Accident and Health

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
11991	National Cas Co	8877 N. Gainey Center Drive	Scottsdale	AZ	85258-2108	480-365-4000	$ 66,367	97.19%
42978	American Security Ins Co	260 Interstate North Circle, NW	Atlanta	GA	30339	770-763-1000	$ 965	1.41%
20443	Continental Cas Co	CNA Plaza	Chicago	IL	60685	312-822-5000	$ 567	0.83%
22063	Government Employees Ins Co	5260 Western Avenue	Chevy Chase	MD	20815-3799	301-986-3000	$ 346	0.51%
20796	GE Casualty Ins Co	500 Virginia Drive	Fort Washington	PA	19034	800-523-1700	$ 39	0.06%
							$ 68,284	

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

MASSACHUSETTS DIRECT WRITTEN PREMIUM LINE OF BUSINESS: ACCIDENT & HEALTH/GROUP

Division Of Insurance
Line of Business:
Group Accident and Health

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
20443	Continental Cas Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 23,953,838	32.11%
10367	Avemco Ins Co	411 Aviation Way	Frederick	MD	21701	301-694-5700	$ 10,152,760	13.61%
38830	Fort Wayne Hlth & Cas Ins Co	One Reinsurance Place, 1700 Magnavox Way	Fort Wayne	IN	46804	260-455-2000	$ 8,875,925	11.90%
27928	Amex Assur Co	3500 Packerland Drive	De Pere	WI	54115-9070	920-330-5100	$ 8,535,815	11.44%
34649	Centre Ins Co	One Chase Manhattan Plaza	New York	NY	10005	212-898-5300	$ 6,187,822	8.29%
16535	Zurich American Ins Co	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 3,850,269	5.16%
18975	Hphc Ins Co Inc	93 Worcester Street	Wellesley	MA	02481-9181	781-263-6000	$ 3,181,334	4.26%
22977	Lumbermens Mut Cas Co	1 Kemper Drive	Long Grove	IL	60049-0001	847-320-2000	$ 2,195,855	2.94%
38245	Bcs Ins Co	676 North St. Clair Street	Chicago	IL	60611	312-951-7700	$ 1,944,378	2.61%
22667	Ace American Ins Co	1601 Chestnut Street	Philadelphia	PA	19101-1484	215-640-1000-2324	$ 1,303,872	1.75%
20532	Clarendon Natl Ins Co	1177 Avenue Of The Americas	New York	NY	10036	212-805-9700	$ 883,990	1.18%
19682	Hartford Fire In Co	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ 861,594	1.15%
20281	Federal Ins Co	15 Mountain View Road, P. O. Box 1615	Warren	NJ	07061-1615	908-903-2000	$ 732,319	0.98%
20621	Onebeacon America Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 644,539	0.86%
19445	National Union Fire Ins Co Of Pitts	70 Pine Street	New York	NY	10270	212-770-7000	$ 426,784	0.57%
35408	Sirius Amer Ins Co	120 West 45Th Street, 36Th Floor	New York	NY	10036	212-702-3700	$ 143,352	0.19%
20427	American Cas Co Of Reading Pa	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 142,316	0.19%
19429	Insurance Co Of The State Of Pa	70 Pine Street	New York	NY	10270	212-770-7000	$ 128,441	0.17%
44784	Fairfield Ins Co	695 East Main Street	Stamford	CT	06901-2141	203-328-5000	$ 107,576	0.14%
22713	Insurance Co Of North Amer	1601 Chestnut Street	Philadelphia	PA	19103	215-640-2324	$ 80,352	0.11%
24147	Old Republic Ins Co	414 West Pittsburgh Street	Greensburg	PA	15601-0789	724-834-5000	$ 73,646	0.10%
25178	State Farm Mut Auto Ins Co	One State Farm Plaza	Bloomington	IL	61710	309-766-2311	$ 68,973	0.09%
20796	Ge Casualty Ins Co	500 Virginia Drive	Fort Washington	PA	19034	800-523-1700	$ 64,097	0.09%
24988	Sentry Ins A Mut Co	1800 North Point Drive	Stevens Point	WI	54481-8020	715-346-6000	$ 43,900	0.06%
21180	Sentry Select Ins Co	1800 North Point Drive	Stevens Point	WI	54481-8020	715-346-6000	$ 34,885	0.05%
11991	National Cas Co	8877 N. Gainey Center Drive	Scottsdale	AZ	85258-2108	480-365-4000	$ 25,503	0.03%
24678	Royal Ind Co	9300 Arrowpoint Blvd., P. O. Box 1000	Charlotte	NC	28201-1000	704-522-2000	$ 7,615	0.01%
10111	American Bankers Ins Co Of Fl	11222 Quail Roost Drive	Miami	FL	33157	305-253-2244	$ 5,617	0.01%
42978	American Security Ins Co	260 Interstate North Circle, Nw	Atlanta	GA	30339	770-763-1000	$ 3,329	0.00%
19380	American Home Assur Co	70 Pine Street	New York	NY	10270	212-770-7000	$ 2,599	0.00%
24813	Balboa Ins Co	3349 Michelson Drive, Suite 200	Irvine	CA	92612-1627	949-222-8000	$ 1,687	0.00%
22063	Government Employees Ins Co	5260 Western Avenue	Chevy Chase	MD	20815-3799	301-986-3000	$ 359	0.00%
39845	Employers Reins Corp	5200 Metcalf	Overland Park	KS	66202-1296	913-676-5200	$ 20	0.00%
24902	Security Ins Co Of Hartford	9300 Arrowpoint Blvd. Po Box 1000	Charlotte	NC	28201-1000	704-522-2000	$ (57,925)	-0.08%
							$ 74,607,436	

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

MASSACHUSETTS DIRECT WRITTEN PREMIUM LINE OF BUSINESS: ACCIDENT & HEALTH/GUARANTEED RENEWABLE

Division Of Insurance
Line of Business:
Guaranteed Renewable Accident and Health

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
20443	Continental Cas Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 13,082,290	99.57%
25178	State Farm Mut Auto Ins Co	One State Farm Plaza	Bloomington	IL	61710	309-766-2311	$ 44,977	0.34%
31119	Mutual Protective Ins Co	1515 South 75Th Street	Omaha	NE	68124	402-391-6900	$ 4,190	0.03%
11991	National Cas Co	8877 N. Gainey Center Drive	Scottsdale	AZ	85258-2108	480-365-4000	$ 2,269	0.02%
23914	Northwestern Ntl Ins Co Milwaukee	709 Curtis Street	Middletown	OH	45044-3999	513-425-5899	$ 1,302	0.01%
27928	Amex Assur Co	3500 Packerland Drive	De Pere	WI	54115-9070	920-330-5100	$ 1,054	0.01%
19704	American States Ins Co	Safeco Plaza	Seattle	WA	98185	206-545-5000	$ 910	0.01%
23043	Liberty Mut Ins Co	175 Berkeley Street	Boston	MA	02117	617-357-9500	$ 865	0.01%
20613	American Employers Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 329	0.00%
24902	Security Ins Co Of Hartford	9300 Arrowpoint Blvd. Po Box 1000	Charlotte	NC	28201-1000	704-522-2000	$ 282	0.00%
34789	Ge Prop & Cas Ins Co	500 Virginia Drive	Fort Washington	PA	19034	800-523-1700	$ 239	0.00%
							$ 13,138,707	

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

MASSACHUSETTS DIRECT WRITTEN PREMIUM LINE OF BUSINESS: ACCIDENT & HEALTH/NON-CANCELLABLE

Division Of Insurance
Line of Business:
Non-Cancellable Accident and Health

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
23043	Liberty Mut Ins Co	175 Berkeley Street	Boston	MA	02117	617-357-9500	$ 3,023	94.26%
10952	Stonebridge Casualty Ins Co	520 Park Avenue	Baltimore	MD	21201	410-685-5500	$ 119	3.71%
20443	Continental Cas Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 55	1.71%
31119	Mutual Protective Ins Co	1515 South 75Th Street	Omaha	NE	68124	402-391-6900	$ 10	0.31%
							$ 3,207	

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

MASSACHUSETTS DIRECT WRITTEN PREMIUM LINE OF BUSINESS: ACCIDENT & HEALTH/OTHER

Division of Insurance
Line of Business:
All Other Accident Health

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
38970	Markel Ins Co	4600 Cox Road	Glen Allen	VA	23060	800-431-1270	$ 1,533,797	57.76%
10111	American Bankers Ins Co Of Fl	11222 Quail Roost Drive	Miami	FL	33157	305-253-2244	$ 623,113	23.46%
26298	Metropolitan Property & Cas Ins Co	700 Quaker Lane	Warwick	RI	02886-6669	401-827-2400	$ 333,887	12.57%
20532	Clarendon Natl Ins Co	1177 Avenue Of The Americas	New York	NY	10036	212-805-9700	$ 104,224	3.92%
31089	Republic Western Ins Co	2721 North Central Avenue	Phoenix	AZ	85004-1163	602-263-6755	$ 56,931	2.14%
40827	Virginia Surety Co Inc	1000 Milwaukee Avenue	Glenview	IL	60025	847-953-1000	$ 2,641	0.10%
25178	State Farm Mut Auto Ins Co	One State Farm Plaza	Bloomington	IL	61710	309-766-2311	$ 862	0.03%
11991	National Cas Co	8877 N. Gainey Center Drive	Scottsdale	AZ	85258-2108	480-365-4000	$ 123	0.00%
38369	Northern Assur Co Of Amer	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 39	0.00%
20427	American Cas Co Of Reading Pa	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 31	0.00%
23329	Merchants Mut Ins Co	250 Main Street	Buffalo	NY	14240-0903	716-849-3333	$ 21	0.00%
20613	American Employers Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 13	0.00%
							$ 2,655,682	

Amounts from December 31,2002 Annual Statements
on file at the Massachusetts Division of Insurance

MASSACHUSETTS DIRECT WRITTEN PREMIUM LINE OF BUSINESS: AIRCRAFT (ALL PERILS)

Division Of Insurance
Line of Business:
Aircraft (all perils)

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
23817	Illinois Natl Ins Co	500 West Madison Street	Chicago,	IL	60606-2511	312-930-5417	$ 5,104,878	22.96%
20699	Ace Prop & Cas Ins Co	1601 Chestnut Street	Philadelphia	PA	19103	215-640-1000-2324	$ 2,694,311	12.12%
37885	XI Specialty Ins Co	Seaview House, 70 Seaview Avenue	Stamford	CT	06902-6040	203-964-5200	$ 1,958,496	8.81%
24147	Old Republic Ins Co	414 West Pittsburgh Street	Greensburg	PA	15601-0789	724-834-5000	$ 1,714,385	7.71%
22667	Ace American Ins Co	1601 Chestnut Street	Philadelphia	PA	19101-1484	215-640-1000-2324	$ 1,651,252	7.43%
35289	Continental Ins Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 1,481,052	6.66%
19682	Hartford Fire In Co	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ 1,127,613	5.07%
23043	Liberty Mut Ins Co	175 Berkeley Street	Boston	MA	02117	617-357-9500	$ 1,105,439	4.97%
20281	Federal Ins Co	15 Mountain View Road, P. O. Box 1615	Warren	NJ	07061-1615	908-903-2000	$ 1,013,282	4.56%
16535	Zurich American Ins Co	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 900,686	4.05%
29599	Us Specialty Ins Co	13403 Northwest Freeway	Houston	TX	77040-6094	713-744-3700	$ 794,424	3.57%
10677	Cincinnati Ins Co	6200 South Gilmore Road	Fairfield	OH	45014-5141	513-870-2000	$ 572,133	2.57%
10367	Avemco Ins Co	411 Aviation Way	Frederick	MD	21701	301-694-5700	$ 550,521	2.48%
24767	St Paul Fire & Marine Ins Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 547,890	2.46%
33022	Axa Corp Solutions Ins Co	17 State Street	New York	NY	10004-1501	212-493-9300	$ 458,750	2.06%
10340	Stonington Ins Co	5080 Spectrum Drive Suite 900 East	Addison	TX	75001	972-664-7034-7034	$ 364,024	1.64%
20532	Clarendon Natl Ins Co	1177 Avenue Of The Americas	New York	NY	10036	212-805-9700	$ 180,342	0.81%
43575	Indemnity Ins Co Of North Amer	1601 Chestnut Street	Philadelphia	PA	19103	215-640-2324	$ 18,290	0.08%
11630	Jefferson Ins Co	777 San Marin Drive	Novato	CA	94998	415-899-2000	$ 17,083	0.08%
24678	Royal Ind Co	9300 Arrowpoint Blvd., P. O. Box 1000	Charlotte	NC	28201-1000	704-522-2000	$ (217)	0.00%
19909	Centennial Ins Co	140 Broadway	New York	NY	10005-1101	212-943-1800	$ (802)	0.00%
22977	Lumbermens Mut Cas Co	1 Kemper Drive	Long Grove	IL	60049-0001	847-320-2000	$ (1,604)	-0.01%
22322	Greenwich Ins Co	Seaview House, 70 Seaview Avenue	Stamford	CT	06902-6040	203-964-5200	$ (2,407)	-0.01%
20443	Continental Cas Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ (4,829)	-0.02%
16608	New York Marine & Gnrl Ins Co	919 Third Avenue	New York	NY	10022	212-551-0600	$ (14,802)	-0.07%
							$ 22,230,190	

Amounts from Decernber 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

MASSACHUSETTS DIRECT WRITTEN PREMIUM LINE OF BUSINESS: ALLIED LINES

Division Of Insurance
Line of Business:
Allied Lines

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
21482	Factory Mut Ins Co	1301 Atwood Avenue	Johnston	RI	02919-4908	401-275-3000	$ 25,068,002	23.09%
20532	Clarendon Natl Ins Co	1177 Avenue Of The Americas	New York	NY	10036	212-805-9700	$ 13,709,489	12.63%
24678	Royal Ind Co	9300 Arrowpoint Blvd., P. O. Box 1000	Charlotte	NC	28201-1000	704-522-2000	$ 3,933,077	3.62%
21970	Onebeacon Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 3,876,989	3.57%
25658	Travelers Ind Co	One Tower Square	Hartford	CT	06183	860-277-0111	$ 3,462,044	3.19%
20443	Continental Cas Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 3,411,555	3.14%
19798	Merrimack Mut Fire Ins Co	95 Old River Road	Andover	MA	01810-1078	978-475-3300	$ 3,046,287	2.81%
26018	Vermont Mut Ins Co	89 State Street	Montpelier	VT	05601	802-223-2341	$ 2,970,019	2.74%
10014	Affiliated Fm Ins Co	1301 Atwood Avenue	Johnston	RI	02919-4908	401-275-3000	$ 2,688,934	2.48%
15067	Quincy Mut Fire Ins Co	57 Washington Street	Quincy	MA	2169	617-770-5100	$ 2,629,033	2.42%
41181	Universal Underwriters Ins Co	7045 College Boulevard	Overland Park	KS	66211	913-339-1000	$ 2,078,284	1.91%
35300	Allianz Global Risks Us Ins Co	2350 Empire Avenue	Burbank	CA	91504-3350	818-260-7500	$ 1,995,246	1.84%
21113	United States Fire Ins Co	305 Madison Avenue	Morristown	NJ	07960	973-490-6600	$ 1,876,167	1.73%
34207	Westport Ins Corp	5200 Metcalf Avenue	Overland Park	KS	66202-1391	913-676-5270	$ 1,767,124	1.63%
21458	Employers Ins Of Wausau	2000 Westwood Drive	Wausau	WI	54401	715-845-5211	$ 1,761,984	1.62%
24767	St Paul Fire & Marine Ins Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 1,670,500	1.54%
14192	Hingham Mut Fire Ins Co	230 Beal Street	Hingham	MA	02043	781-749-0841	$ 1,642,110	1.51%
26980	Royal Ins Co Of Amer	1240 E. Diehl Rd., Ste 500, P. O. Box 3144	Naperville	IL	60566	630-577-9200	$ 1,201,507	1.11%
19771	Cambridge Mut Fire Ins Co	95 Old River Road	Andover	MA	01810-1078	978-475-3300	$ 1,181,887	1.09%
13463	Barnstable County Mut Ins Co	108 Hallet Street	Yarmouth Port	MA	02675	508-362-4567	$ 1,100,234	1.01%
24732	General Ins Co Of Amer	Safeco Plaza	Seattle	WA	98185	206-545-5000	$ 1,062,550	0.98%
14206	Holyoke Mut Ins Co In Salem	Holyoke Square	Salem	MA	01970-6506	978-744-6123	$ 1,023,902	0.94%
13803	Farm Family Cas Ins Co	344 Route 9W	Glenmont	NY	12077	518-431-5000	$ 1,005,605	0.93%
22713	Insurance Co Of North Amer	1601 Chestnut Street	Philadelphia	PA	19103	215-640-2324	$ 928,356	0.86%
26182	Harleysville Worcester Ins Co	120 Front Street, Suite 400	Worcester	MA	01608-1408	508-751-8100	$ 880,952	0.81%
42978	American Security Ins Co	260 Interstate North Circle, Nw	Atlanta	GA	30339	770-763-1000	$ 864,140	0.80%
22292	Hanover Ins Co	440 Lincoln Street	Worcester	MA	01605	508-853-7200	$ 847,145	0.78%
20621	Onebeacon America Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 807,429	0.74%
17000	Arbella Mut Ins Co	1100 Crown Colony Drive	Quincy	MA	02269-9103	617-328-2936	$ 699,900	0.64%
23035	Liberty Mut Fire Ins Co	175 Berkeley Street	Boston	MA	02117	617-357-9500	$ 676,342	0.62%
25674	Travelers Ind Co Of Il	One Tower Square	Hartford	CT	06183-1190	860-277-0111	$ 669,193	0.62%
24600	Globe Ind Co	9300 Arrowpoint Blvd., P. O. Box 1000	Charlotte	NC	28201-1000	704-522-2000	$ 625,274	0.58%
26247	American Guarantee & Liability Ins	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 620,479	0.57%
15024	Preferred Mut Ins Co	One Preferred Way	New Berlin	NY	13411-1896	607-847-6161	$ 588,462	0.54%

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance
Line of Business:
Allied Lines

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
25941	United Services Auto Assoc	9800 Fredericksburg Road	San Antonio	TX	78288	210-498-2211	$ 587,051	0.54%
39454	Safety Ins Co	20 Custom House Street	Boston	MA	02110	617-951-0600	$ 548,354	0.51%
25682	Travelers Ind Co Of Ct	One Tower Square	Hartford	CT	06183	860-277-0111	$ 528,703	0.49%
25887	Us Fidelity & Guaranty Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 491,451	0.45%
21121	Westchester Fire Ins Co	1601 Chestnut Street	Philadelphia	PA	19103	215-640-2324	$ 483,656	0.45%
13943	Fitchburg Mut Ins Co	222 Ames Street	Dedham	MA	02026-1850	781-326-4010	$ 476,864	0.44%
16535	Zurich American Ins Co	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 450,916	0.42%
24791	St Paul Mercury Ins Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 449,994	0.41%
35386	Fidelity & Guaranty Ins Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 425,568	0.39%
22217	Gulf Ins Co	4600 Fuller Drive	Irving	TX	75038-6506	972-650-2800	$ 423,427	0.39%
22306	Massachusetts Bay Ins Co	440 Lincoln Street	Worcester	MA	01605	508-853-7200	$ 409,078	0.38%
14923	Patrons Mut Ins Co Of Ct	769 Hebron Avenue	Glastonbury	CT	06033	860-633-4678	$ 408,883	0.38%
25992	Northern Security Ins Co Inc	89 State Street	Montpelier	VT	05602	802-223-2341	$ 406,525	0.37%
10815	Verlan Fire Ins Co Md	8403 Colesville Road, Suite 300	Silver Spring	MD	20910-3352	301-495-7722	$ 397,044	0.37%
36463	Discover Prop & Cas Ins Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 383,622	0.35%
14931	Pawtucket Mut Ins Co	25 Maple Street	Pawtucket	RI	02860-2104	401-725-5600	$ 379,299	0.35%
26298	Metropolitan Property & Cas Ins Co	700 Quaker Lane	Warwick	RI	02886-6669	401-827-2400	$ 371,408	0.34%
24554	XI Ins Amer Inc	Seaview House, 70 Seaview Avenue	Stamford	CT	06902-6040	203-964-5200	$ 348,877	0.32%
15040	Providence Mut Fire Ins Co	340 East Avenue	Warwick	RI	02886-1802	401-827-1800	$ 331,114	0.31%
14982	Penn Millers Ins Co	72 North Franklin Street	Wilkes-Barre	PA	18701-1301	570-822-8111	$ 316,518	0.29%
23965	Norfolk & Dedham Mut Fire Ins Co	222 Ames Street	Dedham	MA	02026-1850	781-326-4010	$ 316,177	0.29%
19720	American Alt Ins Corp	555 College Road East - P.O. Box 5241	Princeton	NJ	08543	609-243-4200	$ 299,281	0.28%
25976	Utica Mut Ins Co	180 Genesee Street	New Hartford	NY	13413	315-734-2000	$ 258,898	0.24%
25860	Union Mut Fire Ins Co	139 State Street	Montpelier	VT	05602-0000	802-223-5261	$ 245,786	0.23%
26344	Great American Assur Co	580 Walnut Street	Cincinnati	OH	45202	513-369-5000	$ 244,824	0.23%
24813	Balboa Ins Co	3349 Michelson Drive, Suite 200	Irvine	CA	92612-1627	949-222-8000	$ 243,073	0.22%
19976	Amica Mut Ins Co	100 Amica Way	Lincoln	RI	02865-1156	800-652-6422	$ 241,492	0.22%
28497	Usplate Glass Ins Co	One Westbrook Corp Cntr Ste 320	Westchester	IL	60154	708-449-6060	$ 234,020	0.22%
21180	Sentry Select Ins Co	1800 North Point Drive	Stevens Point	WI	54481-8020	715-346-6000	$ 230,480	0.21%
14974	Pennsylvania Lumbermens Mut Ins	170 S. Independence Mall West Ste 200E	Philadelphia	PA	19106-3388	215-625-9233	$ 212,799	0.20%
33022	Axa Corp Solutions Ins Co	17 State Street	New York	NY	10004-1501	212-493-9300	$ 209,823	0.19%
14788	Natl Grange Mut Ins Co	55 West Street	Keene	NH	03431	603-352-4000	$ 199,884	0.18%
13706	Dorchester Mut Fire Ins Co	222 Ames Street	Dedham	MA	02026-1850	781-326-4010	$ 193,210	0.18%
21318	Coregis Ins Co	525 West Van Buren, Suite 500	Chicago	IL	60607	312-821-4000	$ 177,231	0.16%

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance
Line of Business:
Allied Lines

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
20648	Employers Fire Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 164,487	0.15%
19070	Standard Fire Ins Co	One Tower Square	Hartford	CT	06183	860-277-0111	$ 163,915	0.15%
24988	Sentry Ins A Mut Co	1800 North Point Drive	Stevens Point	WI	54481-8020	715-346-6000	$ 152,894	0.14%
33618	Safety Ind Ins Co	20 Custom House Street	Boston	MA	02110	617-951-0600	$ 152,216	0.14%
29874	North American Specialty Ins Co	650 Elm Street	Manchester	NH	03101	603-644-6600	$ 148,381	0.14%
24295	Providence Washington Ins Co	One Providence Washington	Providence	RI	02903	401-453-7000	$ 146,921	0.14%
21415	Employers Mut Cas Co	717 Mulberry Street	Des Moines	IA	50309-3872	515-280-2511	$ 145,851	0.13%
23108	Lumbermens Underwriting Alliance	2501 North Military Trail	Boca Raton	FL	33431	561-994-1900	$ 145,615	0.13%
23469	American Modern Home Ins Co	7000 Midland Blvd.	Amelia	OH	45102-2607	800-543-2644	$ 145,271	0.13%
12904	Tokio Marine & Fire Ins Co Ltd Us Br	230 Park Avenue	New York	NY	10169-0005	212-297-6600	$ 144,515	0.13%
25968	Usaa Cas Ins Co	9800 Fredericksburg Road	San Antonio	TX	78288	210-498-2211	$ 139,773	0.13%
34100	Masswest Ins Co Inc	123 Interstate Drive	West Springfield	MA	1089	413-733-7391	$ 135,188	0.12%
34754	Commerce Ins Co	211 Main Street	Webster	MA	01570-0758	508-943-9000	$ 132,490	0.12%
19038	Travelers Cas & Surety Co	One Tower Square	Hartford	CT	06183	860-277-0111	$ 130,327	0.12%
25879	Fidelity & Guaranty Ins Underwriters	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 129,027	0.12%
21784	Firemens Ins Co Of Washington Dc	6802 Paragon Place, Suite 300	Richmond	VA	23230	804-285-2700	$ 115,009	0.11%
19682	Hartford Fire In Co	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ 109,306	0.10%
14826	New London Cty Mut Ins Co	101 High Street	Norwich	CT	06360-0040	860-887-3553	$ 101,734	0.09%
31325	Acadia Ins Co	One Acadia Commons	Westbrook	ME	04092	207-772-4300	$ 100,721	0.09%
21873	Firemans Fund Ins Co	777 San Marin Drive	Novato	CA	94998	415-899-2000	$ 96,275	0.09%
24589	American & Foreign Ins Co	9300 Arrowpoint Blvd., P. O. Box 1000	Charlotte	NC	28201-1000	704-522-2000	$ 94,845	0.09%
20230	Central Mut Ins Co	800 South Washington Street	Van Wert	OH	45891	419-238-5551	$ 85,489	0.08%
23175	Phenix Mut Fire Ins Co	42 Pleasant Street	Concord	NH	03302-0900	603-225-2773	$ 78,728	0.07%
22578	Horace Mann Ins Co	#1 Horace Mann Plaza	Springfield	IL	62715	217-789-2500	$ 75,792	0.07%
23043	Liberty Mut Ins Co	175 Berkeley Street	Boston	MA	02117	617-357-9500	$ 75,352	0.07%
11150	Arch Ins Co	One Liberty Plaza, 53Rd Floor	New York	NY	10006	212-651-6500	$ 74,880	0.07%
24775	St Paul Guardian Ins Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 68,528	0.06%
24740	Safeco Ins Co Of Amer	Safeco Plaza	Seattle	WA	98185	206-545-5000	$ 61,492	0.06%
32352	Prudential Prop & Cas Ins Co	23 Main Street	Holmdel	NJ	07733	732-946-5000	$ 59,728	0.06%
13935	Federated Mut Ins Co	121 East Park Square	Owatonna	MN	55060	507-455-5200	$ 59,046	0.05%
39306	Fidelity & Deposit Co Of Md	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 57,984	0.05%
20281	Federal Ins Co	15 Mountain View Road, P. O. Box 1615	Warren	NJ	07061-1615	908-903-2000	$ 57,685	0.05%
19895	Atlantic Mut Ins Co	140 Broadway	New York	NY	10005-1101	212-943-1800	$ 57,401	0.05%
24872	Connecticut Ind Co	9300 Arrowpoint Blvd. Po Box 1000	Charlotte	NC	28201-1000	704-522-2000	$ 55,437	0.05%

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance
Line of Business:
Allied Lines

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
16578	Fidelity National Prop And Cas Ins	4050 Calle Real Suite 290	Santa Barbara	CA	93110	805-696-7000	$ 51,095	0.05%
24074	Ohio Cas Ins Co	9450 Seward Road	Fairfield	OH	45014	513-603-2400	$ 42,761	0.04%
21857	American Ins Co	777 San Marin Drive	Novato	CA	94998	415-899-2000	$ 41,432	0.04%
22977	Lumbermens Mut Cas Co	1 Kemper Drive	Long Grove	IL	60049-0001	847-320-2000	$ 39,837	0.04%
20346	Pacific Ind Co	15 Mountain View Road, P.O. Box 1615	Warren	NJ	07061-1615	908-903-2000	$ 38,590	0.04%
25666	Travelers Ind Co Of Amer	One Tower Square	Hartford	CT	06183	860-277-0111	$ 36,124	0.03%
21849	American Automobile Ins Co	777 San Marin Drive	Novato	CA	94998	415-899-2000	$ 36,047	0.03%
21261	Electric Ins Co	75 Sam Fonzo Drive	Beverly	MA	01915	978-921-0660	$ 34,437	0.03%
19704	American States Ins Co	Safeco Plaza	Seattle	WA	98185	206-545-5000	$ 32,971	0.03%
20427	American Cas Co Of Reading Pa	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 32,169	0.03%
22195	Insurance Co Of Greater Ny	200 Madison Avenue	New York	NY	10016-3903	212-683-9700	$ 27,277	0.03%
24198	Peerless Ins Co	62 Maple Avenue	Keene	NH	03431	603-352-3221	$ 27,232	0.03%
20303	Great Northern Ins Co	15 Mountain View Road, P.O. Box 1615	Warren	NJ	07061-1615	908-903-2000	$ 26,288	0.02%
42048	Diamond State Ins Co	Three Bala Plaza E Ste 300	Bala Cynwyd	PA	19004	610-664-1500	$ 25,552	0.02%
10936	Seneca Ins Co Inc	160 Water Street	New York	NY	10038-4922	212-344-3000	$ 24,883	0.02%
22918	American Motorists Ins Co	1 Kemper Drive	Long Grove	IL	60049-0001	847-320-2000	$ 22,182	0.02%
41459	Armed Forces Ins Exchange	550 Eisenhower Road	Leavenworth	KS	66048	913-727-5500	$ 21,038	0.02%
23329	Merchants Mut Ins Co	250 Main Street	Buffalo	NY	14240-0903	716-849-3333	$ 18,738	0.02%
15059	Public Service Mut Ins Co	One Park Avenue	New York	NY	10016-5802	212-591-9500	$ 18,111	0.02%
35289	Continental Ins Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 17,566	0.02%
37257	Insurance Corp Of Hannover	1177 Avenue Of The Americas	New York	NY	10036	212-805-9700	$ 17,003	0.02%
40827	Virginia Surety Co Inc	1000 Milwaukee Avenue	Glenview	IL	60025	847-953-1000	$ 15,756	0.01%
23809	Granite State Ins Co	70 Pine Street	New York	NY	10270	212-770-7000	$ 15,747	0.01%
20397	Vigilant Ins Co	55 Water Street	New York	NY	10041	212-612-4000	$ 14,420	0.01%
14486	Co	62 Maple Avenue	Keene	NH	03431	603-352-3221	$ 13,079	0.01%
19909	Centennial Ins Co	140 Broadway	New York	NY	10005-1101	212-943-1800	$ 12,905	0.01%
10111	American Bankers Ins Co Of Fl	11222 Quail Roost Drive	Miami	FL	33157	305-253-2244	$ 12,125	0.01%
22136	Great American Ins Co Of Ny	580 Walnut Street	Cincinnati	OH	45202	513-369-5000	$ 11,821	0.01%
26832	Great American Alliance Ins Co	580 Walnut Street	Cincinnati	OH	45202	513-369-5000	$ 11,437	0.01%
37052	Regis Ins Co	899 Cassatt Road	Berwyn	PA	19312	610-647-1280	$ 11,294	0.01%
26433	Harco Natl Ins Co	2850 West Golf Road	Rolling Meadows	IL	60008	847-321-4800	$ 10,420	0.01%
20222	All Amer Ins Co	800 South Washington Street	Van Wert	OH	45891	419-238-5551	$ 10,298	0.01%
43575	Indemnity Ins Co Of North Amer	1601 Chestnut Street	Philadelphia	PA	19103	215-640-2324	$ 9,759	0.01%
21105	North River Ins Co	305 Madison Avenue	Morristown	NJ	07960	973-490-6600	$ 9,615	0.01%

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance
Line of Business:
Allied Lines

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
20613	American Employers Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 9,201	0.01%
25615	Charter Oak Fire Ins Co	One Tower Square	Hartford	CT	06183	860-277-0111	$ 8,879	0.01%
19356	Maryland Cas Co	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 8,832	0.01%
22322	Greenwich Ins Co	Seaview House, 70 Seaview Avenue	Stamford	CT	06902-6040	203-964-5200	$ 8,414	0.01%
13056	Rli Ins Co	9025 N. Lindbergh Drive	Peoria	IL	61615	309-692-1000	$ 8,174	0.01%
23973	West Newbury Mut Fire Ins Co	222 Ames Street	Dedham	MA	02026-1850	781-326-4010	$ 8,161	0.01%
19690	American Economy Ins Co	Safeco Plaza	Seattle	WA	98185	206-545-5000	$ 7,818	0.01%
20524	Specialty Natl Ins Co	1 Kemper Drive	Long Grove	IL	60049-0001	847-320-2000	$ 7,650	0.01%
24503	Blue Ridge Ins Co	One General Drive	Sun Prairie	WI	53596	608-837-4440	$ 7,496	0.01%
35696	Harleysville Preferred Ins Co	355 Maple Avenue	Harleysville	PA	19438-2297	215-256-5000	$ 6,882	0.01%
24325	York Ins Co	One Providence Washington Plz	Providence	RI	02903	401-453-7000	$ 6,828	0.01%
30104	Hartford Underwriters Ins Co	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ 6,345	0.01%
10669	Church Ins Co	445 Fifth Avenue	New York	NY	10016-0109	212-592-1800	$ 6,013	0.01%
16691	Great American Ins Co	580 Walnut Street	Cincinnati	OH	45202	513-369-5000	$ 5,466	0.01%
30562	American Manufacturers Mut Ins Co	1 Kemper Drive	Long Grove	IL	60049-0001	847-320-2000	$ 5,445	0.01%
21326	Empire Fire & Marine Ins Co	13810 Fnb Parkway	Omaha	NE	68154-5202	402-963-5000	$ 5,300	0.00%
23841	New Hampshire Ins Co	70 Pine Street	New York	NY	10270	212-770-7000	$ 5,060	0.00%
20494	Transportation Ins Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 5,029	0.00%
13331	American Hardware Mut Ins Co	471 East Broad Street	Columbus	OH	43215	614-225-8211	$ 4,547	0.00%
19372	Northern Ins Co Of Ny	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 4,416	0.00%
25984	Graphic Arts Mut Ins Co	180 Genesee Street	New Hartford	NY	13413	315-734-2000	$ 4,125	0.00%
25143	State Farm Fire And Cas Co	One State Farm Plaza	Bloomington	IL	61710	309-766-2311	$ 4,104	0.00%
21296	Associates Ins Co	4600 Fuller Drive	Irving	TX	75038	972-650-2800	$ 3,781	0.00%
10847	Cumis Ins Society Inc	5910 Mineral Point Road	Madison	WI	53705	608-238-5851	$ 3,037	0.00%
20486	Transcontinental Ins Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 2,973	0.00%
24031	Northland Cas Co	1295 Northland Drive	Mendota Heights	MN	55120-1146	651-688-4100	$ 2,602	0.00%
29424	Hartford Cas Ins Co	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ 2,375	0.00%
20508	Valley Forge Ins Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 1,848	0.00%
20478	National Fire Ins Co Of Hartford	55 Capital Blvd	Rocky Hill	CT	06067	312-822-5000	$ 1,805	0.00%
26069	Wausau Business Ins Co	2000 Westwood Drive	Wausau	WI	54401	715-845-5211	$ 1,707	0.00%
11126	Sompo Japan Ins Co Of Amer	Two World Financial Center, 43Rd Floor	New York	NY	10281-1058	212-416-1200	$ 1,576	0.00%
24414	General Cas Co Of Wi	One General Drive	Sun Prairie	WI	53596-0001	608-837-4440	$ 1,222	0.00%
18910	American Protection Ins Co	1 Kemper Drive	Long Grove	IL	60049-0001	847-320-2000	$ 1,206	0.00%
23337	Merchants Ins Co Of Nh Inc	250 Main Street	Buffalo	NY	14240-0903	716-849-3333	$ 1,124	0.00%

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance
Line of Business:
Allied Lines

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
15032	Guideone Mut Ins Co	1111 Ashworth Road	Moines	IA	50265-3538	515-267-5000	$ 1,003	0.00%
38369	Northern Assur Co Of Amer	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 891	0.00%
44393	West American Ins Co	9450 Seward Road	Fairfield	OH	45014	513-603-2400	$ 741	0.00%
10677	Cincinnati Ins Co	6200 South Gilmore Road	Fairfield	OH	45014-5141	513-870-2000	$ 731	0.00%
22667	Ace American Ins Co	1601 Chestnut Street	Philadelphia	PA	19101-1484	215-640-1000	$ 670	0.00%
37303	Redland Ins Co	1177 Avenue Of The Americas	New York	NY	10036	212-805-9700	$ 658	0.00%
25623	Phoenix Ins Co	One Tower Square	Hartford	CT	06183	860-277-0111	$ 574	0.00%
24147	Old Republic Ins Co	414 West Pittsburgh Street	Greensburg	PA	15601-0789	724-834-5000	$ 550	0.00%
22187	Greater Ny Mut Ins Co	200 Madison Avenue	New York	NY	10016-3903	212-683-9700	$ 337	0.00%
16187	Axa Re Prop & Cas Ins Co	17 State Street	New York	NY	10004-1501	212-493-9300	$ 182	0.00%
23787	Nationwide Mut Ins Co	One Nationwide Plaza	Columbus	OH	43215-2220	614-249-7111	$ 50	0.00%
11045	Excelsior Ins Co	62 Maple Avenue	Keene	NH	03431	603-352-3221	$ 48	0.00%
25852	New England Guaranty Ins Co Inc	139 State Street	Montpelier	VT	05602-0000	802-223-5261	$ 35	0.00%
10022	Countryway Ins Co	5794 Widewaters Parkway	Dewitt	NY	13214-1884	(315)634-5200	$ 31	0.00%
31135	Great American Security Ins Co	580 Walnut Street	Cincinnati	OH	45202	513-369-5000	$ 29	0.00%
25518	Tig Premier Ins Co	5205 N. O'Connor Blvd.	Irving	TX	75039	972-831-5000	$ 20	0.00%
11991	National Cas Co	8877 N. Gainey Center Drive	Scottsdale	AZ	85258-2108	480-365-4000	$ 19	0.00%
23396	Amerisure Mut Ins Co	26777 Halsted Road	Farmington Hills	MI	48331-3586	248-615-9000	$ 5	0.00%
24724	First Natl Ins Co Of Amer	Safeco Plaza	Seattle	WA	98185	206-545-5000	$ 1	0.00%
21881	National Surety Corp	33 West Monroe	Chicago	IL	60603	312-346-6400	$ (1)	0.00%
25534	Tig Ins Co	5205 N. O'Connor Blvd.	Irving	TX	75039	972-831-5000	$ (65)	0.00%
21865	Associated Ind Corp	777 San Marin Drive	Novato	CA	94998	415-899-2000	$ (134)	0.00%
19062	Automobile Ins Co Of Hartford Ct	One Tower Square	Hartford	CT	06183	860-277-0111	$ (184)	0.00%
24880	Fire & Cas Ins Co Of Ct	9300 Arrowpoint Blvd., Po Box 1000	Charlotte	NC	28201-1000	704-522-2000	$ (590)	0.00%
27120	Trumbull Ins Co	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ (1,077)	0.00%
39322	General Security Natl Ins Co	199 Water Street	New York	NY	10038-3526	212-480-1900	$ (1,107)	0.00%
29459	Twin City Fire Ins Co Co	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ (3,080)	0.00%
37710	First American Prop & Cas Ins Co	114 East Fifth Street	Santa Ana	CA	92701	714-560-7850	$ (4,005)	0.00%
30503	Shelby Cas Ins Comp	3760 River Run Drive	Birmingham	AL	35243	205-970-7000	$ (6,353)	-0.01%
10205	Mountain Valley Ind Co	95 Route 17 South	Paramus	NJ	07653-0931	201-291-2000	$ (356,761)	-0.33%
							$ 108,550,502	

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

MASSACHUSETTS DIRECT WRITTEN PREMIUM LINE OF BUSINESS: BOILER & MACHINERY

Division Of Insurance
Line of Business:
Boiler and Machinery

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
21482	Factory Mut Ins Co	1301 Atwood Avenue	Johnston	RI	02919-4908	401-275-3000	$ 9,272,668	30.78%
25674	Travelers Ind Co Of IL	One Tower Square	Hartford	CT	06183-1190	860-277-0111	$ 4,988,633	16.56%
20281	Federal Ins Co	15 Mountain View Road, P. O. Box 1615	Warren	NJ	07061-1615	908-903-2000	$ 3,811,620	12.65%
11452	Hartford Steam Boil Inspec & Ins Co	One State Street	Hartford	CT	06102-5024	860-722-1866	$ 3,052,992	10.13%
20443	Continental Cas Co	CNA Plaza	Chicago	IL	60685	312-822-5000	$ 1,348,561	4.48%
10014	Affiliated Fm Ins Co	1301 Atwood Avenue	Johnston	RI	02919-4908	401-275-3000	$ 1,059,880	3.52%
24767	St Paul Fire & Marine Ins Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 740,800	2.46%
26247	American Guarantee & Liability Ins	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 592,698	1.97%
16535	Zurich American Ins Co	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 533,714	1.77%
19445	National Union Fire Ins Co Of Pitts	70 Pine Street	New York	NY	10270	212-770-7000	$ 499,206	1.66%
20397	Vigilant Ins Co	55 Water Street	New York	NY	10041	212-612-4000	$ 388,335	1.29%
31325	Acadia Ins Co	One Acadia Commons	Westbrook	ME	04092	207-772-4300-1604	$ 349,915	1.16%
41181	Universal Underwriters Ins Co	7045 College Boulevard	Overland Park	KS	66211	913-339-1000	$ 311,132	1.03%
35300	Allianz Global Risks US Ins Co	2350 Empire Avenue	Burbank	CA	91504-3350	818-260-7500	$ 270,200	0.90%
20303	Great Northern Ins Co	15 Mountain View Road, P.O. Box 1615	Warren	NJ	07061-1615	908-903-2000	$ 216,968	0.72%
24791	St Paul Mercury Ins Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 212,669	0.71%
21857	American Ins Co	777 San Marin Drive	Novato	CA	94998	415-899-2000	$ 194,331	0.64%
25658	Travelers Ind Co	One Tower Square	Hartford	CT	06183	860-277-0111	$ 188,824	0.63%
34207	Westport Ins Corp	5200 Metcalf Avenue	Overland Park	KS	66202-1391	913-676-5270	$ 176,420	0.59%
21881	National Surety Corp	33 West Monroe	Chicago	IL	60603	312-346-6400	$ 149,889	0.50%
25887	US Fidelity & Guaranty Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 136,646	0.45%
21784	Firemens Ins Co Of Washington DC	6802 Paragon Place, Suite 300	Richmond	VA	23230	804-285-2700	$ 111,741	0.37%
21970	OneBeacon Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 107,115	0.36%
19380	American Home Assur Co	70 Pine Street	New York	NY	10270	212-770-7000	$ 95,334	0.32%
19682	Hartford Fire In Co	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ 92,412	0.31%
14982	Penn Millers Ins Co	72 North Franklin Street	Wilkes-Barre	PA	18701-1301	570-822-8111	$ 84,669	0.28%
15067	Quincy Mut Fire Ins Co	57 Washington Street	Quincy	MA	2169	617-770-5100	$ 83,614	0.28%
35386	Fidelity & Guaranty Ins Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 68,827	0.23%
20621	OneBeacon America Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 67,865	0.23%
26980	Royal Ins Co Of Amer	1240 E. Diehl Rd., Ste 500, P. O. Box 3144	Naperville	IL	60566	630-577-9200	$ 65,403	0.22%
25879	Fidelity & Guaranty Ins Underwriters	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 64,001	0.21%
24775	St Paul Guardian Ins Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 49,794	0.17%
12904	Tokio Marine & Fire Ins Co Ltd Us Br	230 Park Avenue	New York	NY	10169-0005	212-297-6600	$ 44,865	0.15%
22306	Massachusetts Bay Ins Co	440 Lincoln Street	Worcester	MA	01605	508-853-7200-4476	$ 40,110	0.13%

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance
Line of Business:
Boiler and Machinery

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
23841	New Hampshire Ins Co	70 Pine Street	New York	NY	10270	212-770-7000	$ 39,260	0.13%
20494	Transportation Ins Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 35,342	0.12%
20486	Transcontinental Ins Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 33,801	0.11%
22136	Great American Ins Co of NY	580 Walnut Street	Cincinnati	OH	45202	513-369-5000	$ 31,245	0.10%
13935	Federated Mut Ins Co	121 East Park Square	Owatonna	MN	55060	507-455-5200	$ 30,483	0.10%
20508	Valley Forge Ins Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 28,117	0.09%
26344	Great American Assur Co	580 Walnut Street	Cincinnati	OH	45202	513-369-5000	$ 27,627	0.09%
13978	Florists Mut Ins Co	#1 Horticultural Lane	Edwardsville	IL	62025	618-656-4240	$ 27,317	0.09%
20427	American Cas Co Of Reading PA	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 27,201	0.09%
20346	Pacific Ind Co	15 Mountain View Road, P.O. Box 1615	Warren	NJ	07061-1615	908-903-2000	$ 27,002	0.09%
10815	Verlan Fire Ins Co MD	8403 Colesville Road, Suite 300	Silver Spring	MD	20910-3352	301-495-7722	$ 25,137	0.08%
22292	Hanover Ins Co	440 Lincoln Street	Worcester	MA	01605	508-853-7200-4476	$ 23,392	0.08%
19356	Maryland Cas Co	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 20,761	0.07%
20222	All Amer Ins Co	800 South Washington Street	Van Wert	OH	45891	419-238-5551-2437	$ 20,623	0.07%
21180	Sentry Select Ins Co	1800 North Point Drive	Stevens Point	WI	54481-8020	715-346-6000	$ 20,488	0.07%
19372	Northern Ins Co Of NY	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 19,896	0.07%
22977	Lumbermens Mut Cas Co	1 Kemper Drive	Long Grove	IL	60049-0001	847-320-2000	$ 19,378	0.06%
23108	Lumbermens Underwriting Alliance	2501 North Military Trail	Boca Raton	FL	33431	561-994-1900	$ 19,123	0.06%
39306	Fidelity & Deposit Co Of MD	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 18,117	0.06%
13331	American Hardware Mut Ins Co	471 East Broad Street	Columbus	OH	43215	614-225-8211	$ 18,065	0.06%
37052	Regis Ins Co	899 Cassatt Road	Berwyn	PA	19312	610-647-1280	$ 15,775	0.05%
11150	Arch Ins Co	One Liberty Plaza, 53Rd Floor	New York	NY	10006	212-651-6500	$ 15,764	0.05%
19224	St. Paul Protective Ins Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 14,962	0.05%
21415	Employers Mut Cas Co	717 Mulberry Street	Des Moines	IA	50309-3872	515-280-2511	$ 14,686	0.05%
19690	American Economy Ins Co	Safeco Plaza	Seattle	WA	98185	206-545-5000	$ 14,550	0.05%
25623	Phoenix Ins Co	One Tower Square	Hartford	CT	06183	860-277-0111	$ 14,485	0.05%
25534	TIG Ins Co	5205 N. O'Connor Blvd.	Irving	TX	75039	972-831-5000	$ 14,218	0.05%
25682	Travelers Ind Co Of CT	One Tower Square	Hartford	CT	06183	860-277-0111	$ 12,189	0.04%
19895	Atlantic Mut Ins Co	140 Broadway	New York	NY	10005-1101	212-943-1800	$ 11,300	0.04%
24074	Ohio Cas Ins Co	9450 Seward Road	Fairfield	OH	45014	513-603-2400	$ 10,350	0.03%
22667	Ace American Ins Co	1601 Chestnut Street	Philadelphia	PA	19101-1484	215-640-1000-2324	$ 9,349	0.03%
20230	Central Mut Ins Co	800 South Washington Street	Van Wert	OH	45891	419-238-5551-2437	$ 7,847	0.03%
26832	Great American Alliance Ins Co	580 Walnut Street	Cincinnati	OH	45202	513-369-5000	$ 7,735	0.03%
24678	Royal Ind Co	9300 Arrowpoint Blvd., P. O. Box 1000	Charlotte	NC	28201-1000	704-522-2000	$ 7,400	0.02%

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance
Line of Business:
Boiler and Machinery

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
11991	National Cas Co	8877 N. Gainey Center Drive	Scottsdale	AZ	85258-2108	480-365-4000	$ 5,768	0.02%
22322	Greenwich Ins Co	Seaview House, 70 Seaview Avenue	Stamford	CT	06902-6040	203-964-5200	$ 5,397	0.02%
19704	American States Ins Co	Safeco Plaza	Seattle	WA	98185	206-545-5000	$ 4,356	0.01%
21873	Firemans Fund Ins Co	777 San Marin Drive	Novato	CA	94998	415-899-2000	$ 4,243	0.01%
20478	National Fire Ins Co Of Hartford	55 Capital Blvd	Rocky Hill	CT	06067	312-822-5000	$ 4,057	0.01%
16691	Great American Ins Co	580 Walnut Street	Cincinnati	OH	45202	513-369-5000	$ 3,569	0.01%
20524	Specialty Natl Ins Co	1 Kemper Drive	Long Grove	IL	60049-0001	847-320-2000	$ 3,348	0.01%
29459	Twin City Fire Ins Co Co	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ 2,835	0.01%
25666	Travelers Ind Co Of Amer	One Tower Square	Hartford	CT	06183	860-277-0111	$ 2,598	0.01%
22918	American Motorists Ins Co	1 Kemper Drive	Long Grove	IL	60049-0001	847-320-2000	$ 2,445	0.01%
10677	Cincinnati Ins Co	6200 South Gilmore Road	Fairfield	OH	45014-5141	513-870-2000	$ 2,148	0.01%
14974	Pennsylvania Lumbermens Mut Ins	170 S. Independence Mall West Ste 200E	Philadelphia	PA	19106-3388	215-625-9233-310	$ 1,978	0.01%
22195	Insurance Co Of Greater NY	200 Madison Avenue	New York	NY	10016-3903	212-683-9700	$ 1,535	0.01%
25496	TIG Ind Co	5205 N. O'Connor Blvd.	Irving	TX	75039	972-831-5000	$ 1,488	0.00%
19305	Assurance Co Of Amer	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 1,346	0.00%
23809	Granite State Ins Co	70 Pine Street	New York	NY	10270	212-770-7000	$ 822	0.00%
40827	Virginia Surety Co Inc	1000 Milwaukee Avenue	Glenview	IL	60025	847-953-1000	$ 596	0.00%
36463	Discover Prop & Cas Ins Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 567	0.00%
30562	American Manufacturers Mut Ins Co	1 Kemper Drive	Long Grove	IL	60049-0001	847-320-2000	$ 441	0.00%
25615	Charter Oak Fire Ins Co	One Tower Square	Hartford	CT	06183	860-277-0111	$ 377	0.00%
41343	Gerling Amer Ins Co	717 Fifth Avenue	New York	NY	10022	212-756-2600	$ 365	0.00%
21865	Associated Ind Corp	777 San Marin Drive	Novato	CA	94998	415-899-2000	$ 289	0.00%
20613	American Employers Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 250	0.00%
23329	Merchants Mut Ins Co	250 Main Street	Buffalo	NY	14240-0903	716-849-3333	$ 232	0.00%
40142	American Zurich Ins Co	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 198	0.00%
12777	Chubb Ind Ins Co	55 Water Street	New York	NY	10041	212-612-4000	$ 176	0.00%
18910	American Protection Ins Co	1 Kemper Drive	Long Grove	IL	60049-0001	847-320-2000	$ 151	0.00%
19909	Centennial Ins Co	140 Broadway	New York	NY	10005-1101	212-943-1800	$ 50	0.00%
29424	Hartford Cas Ins Co	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ 12	0.00%
20702	Ace Fire Underwriters Ins Co	1601 Chestnut Street	Philadelphia	PA	19103	215-640-1000-2324	$ 1	0.00%
10205	Mountain Valley Ind Co	95 Route 17 South	Paramus	NJ	07653-0931	201-291-2000	$ (76,094)	-0.25%
							$ 30,130,380	100.00%

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

MASSACHUSETTS DIRECT WRITTEN PREMIUM LINE OF BUSINESS: BURGLARY & THEFT

Division Of Insurance
Line of Business:
Burglary and Theft

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
20281	Federal Ins Co	15 Mountain View Road, P. O. Box 1615	Warren	NJ	07061-1615	908-903-2000	$ 831,900	27.25%
31194	Travelers Cas & Surety Co Of Amer	One Tower Square	Hartford	CT	06183	860-277-0111	$ 595,825	19.52%
41181	Universal Underwriters Ins Co	7045 College Boulevard	Overland Park	KS	66211	913-339-1000	$ 371,142	12.16%
19445	National Union Fire Ins Co Of Pitts	70 Pine Street	New York	NY	10270	212-770-7000	$ 238,520	7.81%
29424	Hartford Cas Ins Co	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ 179,147	5.87%
22292	Hanover Ins Co	440 Lincoln Street	Worcester	MA	01605	508-853-7200-4476	$ 174,569	5.72%
22977	Lumbermens Mut Cas Co	1 Kemper Drive	Long Grove	IL	60049-0001	847-320-2000	$ 137,268	4.50%
22217	Gulf Ins Co	4600 Fuller Drive	Irving	TX	75038-6506	972-650-2800	$ 97,881	3.21%
24767	St Paul Fire & Marine Ins Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 67,495	2.21%
26980	Royal Ins Co Of Amer	1240 E. Diehl Rd., Ste 500, P. O. Box 3144	Naperville	IL	60566	630-577-9200	$ 49,336	1.62%
16691	Great American Ins Co	580 Walnut Street	Cincinnati	OH	45202	513-369-5000	$ 43,984	1.44%
20346	Pacific Ind Co	15 Mountain View Road, P.O. Box 1615	Warren	NJ	07061-1615	908-903-2000	$ 42,677	1.40%
24791	St Paul Mercury Ins Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 25,284	0.83%
11150	Arch Ins Co	One Liberty Plaza, 53Rd Floor	New York	NY	10006	212-651-6500	$ 23,646	0.77%
23043	Liberty Mut Ins Co	175 Berkeley Street	Boston	MA	02117	617-357-9500	$ 16,648	0.55%
19372	Northern Ins Co Of Ny	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 15,893	0.52%
21180	Sentry Select Ins Co	1800 North Point Drive	Stevens Point	WI	54481-8020	715-346-6000	$ 15,519	0.51%
26344	Great American Assur Co	580 Walnut Street	Cincinnati	OH	45202	513-369-5000	$ 15,015	0.49%
13935	Federated Mut Ins Co	121 East Park Square	Owatonna	MN	55060	507-455-5200	$ 12,270	0.40%
19682	Hartford Fire In Co	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ 12,213	0.40%
16535	Zurich American Ins Co	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 10,950	0.36%
26182	Harleysville Worcester Ins Co	120 Front Street, Suite 400	Worcester	MA	01608-1408	508-751-8100	$ 9,681	0.32%
20397	Vigilant Ins Co	55 Water Street	New York	NY	10041	212-612-4000	$ 9,568	0.31%
25887	Us Fidelity & Guaranty Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 8,623	0.28%
20303	Great Northern Ins Co	15 Mountain View Road, P.O. Box 1615	Warren	NJ	07061-1615	908-903-2000	$ 8,270	0.27%
15024	Preferred Mut Ins Co	One Preferred Way	New Berlin	NY	13411-1896	607-847-6161	$ 7,204	0.24%
10014	Affiliated Fm Ins Co	1301 Atwood Avenue	Johnston	RI	02919-4908	401-275-3000	$ 6,025	0.20%
25976	Utica Mut Ins Co	180 Genesee Street	New Hartford	NY	13413	315-734-2000	$ 5,416	0.18%
12904	Tokio Marine & Fire Ins Co Ltd Us Br	230 Park Avenue	New York	NY	10169-0005	212-297-6600	$ 5,341	0.17%
14982	Penn Millers Ins Co	72 North Franklin Street	Wilkes-Barre	PA	18701-1301	570-822-8111	$ 5,247	0.17%
25682	Travelers Ind Co Of Ct	One Tower Square	Hartford	CT	06183	860-277-0111	$ 4,492	0.15%
19038	Travelers Cas & Surety Co	One Tower Square	Hartford	CT	06183	860-277-0111	$ 4,326	0.14%
20443	Continental Cas Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 3,144	0.10%
22918	American Motorists Ins Co	1 Kemper Drive	Long Grove	IL	60049-0001	847-320-2000	$ 2,733	0.09%

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance
Line of Business:
Burglary and Theft

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
21415	Employers Mut Cas Co	717 Mulberry Street	Des Moines	IA	50309-3872	515-280-2511	$ 2,481	0.08%
35181	Executive Risk Ind Inc	15 Mountain View Road, P.O. Box 1615	Warren	NJ	07061-1615	908-903-2000	$ 2,429	0.08%
29874	North American Specialty Ins Co	650 Elm Street	Manchester	NH	03101	603-644-6600	$ 2,355	0.08%
21458	Employers Ins Of Wausau	2000 Westwood Drive	Wausau	WI	54401	715-845-5211	$ 2,303	0.08%
13331	American Hardware Mut Ins Co	471 East Broad Street	Columbus	OH	43215	614-225-8211	$ 2,157	0.07%
20494	Transportation Ins Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 2,067	0.07%
24988	Sentry Ins A Mut Co	1800 North Point Drive	Stevens Point	WI	54481-8020	715-346-6000	$ 1,676	0.05%
21857	American Ins Co	777 San Marin Drive	Novato	CA	94998	415-899-2000	$ 1,661	0.05%
14788	Natl Grange Mut Ins Co	55 West Street	Keene	NH	03431	603-352-4000	$ 1,631	0.05%
41483	Farmington Cas Co	One Tower Square	Hartford	CT	06183	860-277-0111	$ 1,450	0.05%
25658	Travelers Ind Co	One Tower Square	Hartford	CT	06183	860-277-0111	$ 1,398	0.05%
26433	Harco Natl Ins Co	2850 West Golf Road	Meadows	IL	60008	847-321-4800	$ 1,137	0.04%
26018	Vermont Mut Ins Co	89 State Street	Montpelier	VT	05601	802-223-2341	$ 1,112	0.04%
22136	Great American Ins Co Of Ny	580 Walnut Street	Cincinnati	OH	45202	513-369-5000	$ 1,014	0.03%
25666	Travelers Ind Co Of Amer	One Tower Square	Hartford	CT	06183	860-277-0111	$ 864	0.03%
37257	Insurance Corp Of Hannover	1177 Avenue Of The Americas	New York	NY	10036	212-805-9700	$ 814	0.03%
14974	Pennsylvania Lumbermens Mut Ins	170 S. Independence Mall West Ste 200E	Philadelphia	PA	19106-3388	215-625-9233-310	$ 656	0.02%
21881	National Surety Corp	33 West Monroe	Chicago	IL	60603	312-346-6400	$ 595	0.02%
21326	Empire Fire & Marine Ins Co	13810 Fnb Parkway	Omaha	NE	68154-5202	402-963-5000	$ 588	0.02%
22306	Massachusetts Bay Ins Co	440 Lincoln Street	Worcester	MA	01605	508-853-7200-4476	$ 553	0.02%
25674	Travelers Ind Co Of Il	One Tower Square	Hartford	CT	06183-1190	860-277-0111	$ 504	0.02%
24295	Providence Washington Ins Co	One Providence Washington	Providence	RI	02903	401-453-7000	$ 500	0.02%
19704	American States Ins Co	Safeco Plaza	Seattle	WA	98185	206-545-5000	$ 457	0.01%
19356	Maryland Cas Co	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 414	0.01%
14486	Co	62 Maple Avenue	Keene	NH	03431	603-352-3221	$ 396	0.01%
24031	Northland Cas Co	1295 Northland Drive	Heights	MN	55120-1146	651-688-4100	$ 386	0.01%
19305	Assurance Co Of Amer	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 382	0.01%
20230	Central Mut Ins Co	800 South Washington Street	Van Wert	OH	45891	419-238-5551-2437	$ 369	0.01%
25992	Northern Security Ins Co Inc	89 State Street	Montpelier	VT	05602	802-223-2341	$ 335	0.01%
21849	American Automobile Ins Co	777 San Marin Drive	Novato	CA	94998	415-899-2000	$ 277	0.01%
21970	Onebeacon Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 250	0.01%
22195	Insurance Co Of Greater Ny	200 Madison Avenue	New York	NY	10016-3903	212-683-9700	$ 247	0.01%
34100	Masswest Ins Co Inc	123 Interstate Drive	Springfield	MA	1089	413-733-7391	$ 244	0.01%
35386	Fidelity & Guaranty Ins Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 184	0.01%

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance
Line of Business:
Burglary and Theft

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
24775	St Paul Guardian Ins Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 139	0.00%
21482	Factory Mut Ins Co	1301 Atwood Avenue	Johnston	RI	02919-4908	401-275-3000	$ 136	0.00%
26832	Great American Alliance Ins Co	580 Walnut Street	Cincinnati	OH	45202	513-369-5000	$ 126	0.00%
24872	Connecticut Ind Co	9300 Arrowpoint Blvd. Po Box 1000	Charlotte	NC	28201-1000	704-522-2000	$ 100	0.00%
36463	Discover Prop & Cas Ins Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 60	0.00%
25518	Tig Premier Ins Co	5205 N. O'Connor Blvd.	Irving	TX	75039	972-831-5000	$ 46	0.00%
20648	Employers Fire Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 41	0.00%
24074	Ohio Cas Ins Co	9450 Seward Road	Fairfield	OH	45014	513-603-2400	$ 10	0.00%
26247	American Guarantee & Liability Ins	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ (4)	0.00%
35696	Harleysville Preferred Ins Co	355 Maple Avenue	Harleysville	PA	19438-2297	215-256-5000	$ (12)	0.00%
10205	Mountain Valley Ind Co	95 Route 17 South	Paramus	NJ	07653-0931	201-291-2000	$ (6,176)	-0.20%
39306	Fidelity & Deposit Co Of Md	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ (32,863)	-1.08%
							$ 3,052,741	

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

MASSACHUSETTS DIRECT WRITTEN PREMIUM LINE OF BUSINESS: COMMERCIAL AUTO/NO-FAULT

Division Of Insurance
Line of Business:
Commercial Auto No-Fault

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
41360	Arbella Protection Ins Co	1100 Crown Colony Drive	Quincy	MA	02269-9103	617-328-2936	$ 1,977,278	13.36%
21750	Pilgrim Ins Co	695 Atlantic Avenue	Boston	MA	02111-2217	617-956-6000	$ 1,387,651	9.38%
22292	Hanover Ins Co	440 Lincoln Street	Worcester	MA	01605	508-853-7200-4476	$ 986,664	6.67%
25658	Travelers Ind Co	One Tower Square	Hartford	CT	06183	860-277-0111	$ 929,753	6.28%
21350	Empire Ins Co	45 Main Street, 3Rd Floor	Brooklyn	NY	11201-1021	718-422-4000	$ 903,642	6.11%
34754	Commerce Ins Co	211 Main Street	Webster	MA	01570-0758	508-943-9000	$ 731,775	4.94%
25674	Travelers Ind Co Of Il	One Tower Square	Hartford	CT	06183-1190	860-277-0111	$ 716,694	4.84%
20478	National Fire Ins Co Of Hartford	55 Capital Blvd	Rocky Hill	CT	06067	312-822-5000	$ 710,512	4.80%
31534	Citizens Ins Co Of Amer	645 W. Grand River Avenue	Howell	MI	48843	517-546-2160	$ 523,856	3.54%
20621	Onebeacon America Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 444,729	3.00%
39454	Safety Ins Co	20 Custom House Street	Boston	MA	02110	617-951-0600	$ 382,366	2.58%
25615	Charter Oak Fire Ins Co	One Tower Square	Hartford	CT	06183	860-277-0111	$ 332,147	2.24%
33618	Safety Ind Ins Co	20 Custom House Street	Boston	MA	02110	617-951-0600	$ 308,289	2.08%
26182	Harleysville Worcester Ins Co	120 Front Street, Suite 400	Worcester	MA	01608-1408	508-751-8100	$ 285,644	1.93%
21458	Employers Ins Of Wausau	2000 Westwood Drive	Wausau	WI	54401	715-845-5211	$ 228,278	1.54%
19380	American Home Assur Co	70 Pine Street	New York	NY	10270	212-770-7000	$ 191,354	1.29%
21326	Empire Fire & Marine Ins Co	13810 Fnb Parkway	Omaha	NE	68154-5202	402-963-5000	$ 183,524	1.24%
16535	Zurich American Ins Co	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 175,216	1.18%
21784	Firemens Ins Co Of Washington Dc	6802 Paragon Place, Suite 300	Richmond	VA	23230	804-285-2700	$ 169,479	1.15%
37303	Redland Ins Co	1177 Avenue Of The Americas	New York	NY	10036	212-805-9700	$ 164,469	1.11%
22748	Pacific Employers Ins Co	1601 Chestnut Street	Philadelphia	PA	19103	215-640-2324	$ 156,976	1.06%
20427	American Cas Co Of Reading Pa	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 156,290	1.06%
23035	Liberty Mut Fire Ins Co	175 Berkeley Street	Boston	MA	02117	617-357-9500	$ 149,302	1.01%
19356	Maryland Cas Co	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 140,658	0.95%
14788	Natl Grange Mut Ins Co	55 West Street	Keene	NH	03431	603-352-4000	$ 116,843	0.79%
34100	Masswest Ins Co Inc	123 Interstate Drive	West Springfield	MA	1089	413-733-7391	$ 110,009	0.74%
40320	Massachusetts Homeland Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 101,724	0.69%
26077	Lancer Ins Co	370 West Park Avenue	Long Beach	NY	11561-3245	516-431-4441	$ 95,035	0.64%
40274	Citation Ins Co	211 Main Street	Webster	MA	01570-0758	508-943-9000	$ 94,772	0.64%
25887	Us Fidelity & Guaranty Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 91,554	0.62%
25976	Utica Mut Ins Co	180 Genesee Street	New Hartford	NY	13413	315-734-2000	$ 89,692	0.61%
19682	Hartford Fire In Co	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ 86,244	0.58%
24295	Providence Washington Ins Co	One Providence Washington	Providence	RI	02903	401-453-7000	$ 83,536	0.56%
41181	Universal Underwriters Ins Co	7045 College Boulevard	Overland Park	KS	66211	913-339-1000	$ 82,541	0.56%

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance
Line of Business:
Commercial Auto No-Fault

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
35386	Fidelity & Guaranty Ins Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 81,111	0.55%
22306	Massachusetts Bay Ins Co	440 Lincoln Street	Worcester	MA	01605	508-853-7200-4476	$ 81,048	0.55%
20486	Transcontinental Ins Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 79,540	0.54%
23043	Liberty Mut Ins Co	175 Berkeley Street	Boston	MA	02117	617-357-9500	$ 75,713	0.51%
25666	Travelers Ind Co Of Amer	One Tower Square	Hartford	CT	06183	860-277-0111	$ 73,461	0.50%
21113	United States Fire Ins Co	305 Madison Avenue	Morristown	NJ	07960	973-490-6600	$ 72,027	0.49%
26980	Royal Ins Co Of Amer	Box 3144	Naperville	IL	60566	630-577-9200	$ 69,254	0.47%
23965	Norfolk & Dedham Mut Fire Ins Co	222 Ames Street	Dedham	MA	02026-1850	781-326-4010	$ 62,613	0.42%
29459	Twin City Fire Ins Co Co	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ 62,490	0.42%
20281	Federal Ins Co	1615	Warren	NJ	07061-1615	908-903-2000	$ 62,167	0.42%
24147	Old Republic Ins Co	414 West Pittsburgh Street	Greensburg	PA	15601-0789	724-834-5000	$ 59,540	0.40%
21970	Onebeacon Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 53,546	0.36%
13803	Farm Family Cas Ins Co	344 Route 9W	Glenmont	NY	12077	518-431-5000	$ 35,510	0.24%
18058	Philadelphia Ind Ins Co	One Bala Plaza, Suite 100	Bala Cynwyd	PA	19004	610-617-7900	$ 35,484	0.24%
11150	Arch Ins Co	One Liberty Plaza, 53Rd Floor	New York	NY	10006	212-651-6500	$ 34,809	0.24%
12904	Tokio Marine & Fire Ins Co Ltd Us Br	230 Park Avenue	New York	NY	10169-0005	212-297-6600	$ 34,339	0.23%
29424	Hartford Cas Ins Co	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ 33,008	0.22%
26247	American Guarantee & Liability Ins	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 29,598	0.20%
21172	Vanliner Ins Co	One Premier Drive	St. Louis	MO	63026	636-343-9889	$ 29,476	0.20%
20508	Valley Forge Ins Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 29,259	0.20%
13331	American Hardware Mut Ins Co	471 East Broad Street	Columbus	OH	43215	614-225-8211	$ 28,840	0.19%
24767	St Paul Fire & Marine Ins Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 26,273	0.18%
21180	Sentry Select Ins Co	1800 North Point Drive	Stevens Point	WI	54481-8020	715-346-6000	$ 24,905	0.17%
26069	Wausau Business Ins Co	2000 Westwood Drive	Wausau	WI	54401	715-845-5211	$ 21,146	0.14%
19909	Centennial Ins Co	140 Broadway	New York	NY	10005-1101	212-943-1800	$ 20,118	0.14%
15067	Quincy Mut Fire Ins Co	57 Washington Street	Quincy	MA	2169	617-770-5100	$ 19,652	0.13%
25682	Travelers Ind Co Of Ct	One Tower Square	Hartford	CT	06183	860-277-0111	$ 17,787	0.12%
31325	Acadia Ins Co	One Acadia Commons	Westbrook	ME	04092	207-772-4300-1604	$ 17,642	0.12%
20613	American Employers Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 17,309	0.12%
26042	Wausau Underwriters Ins Co	2000 Westwood Drive	Wausau	WI	54401	715-845-5211	$ 16,376	0.11%
18279	Bankers Standard Ins Co	1601 Chestnut Street	Philadelphia	PA	19103	215-640-1000-2324	$ 16,288	0.11%
14206	Holyoke Mut Ins Co In Salem	Holyoke Square	Salem	MA	01970-6506	978-744-6123	$ 15,558	0.11%
19976	Amica Mut Ins Co	100 Amica Way	Lincoln	RI	02865-1156	800-652-6422	$ 14,078	0.10%
24600	Globe Ind Co	1000	Charlotte	NC	28201-1000	704-522-2000	$ 12,582	0.09%

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance
Line of Business:
Commercial Auto No-Fault

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
24325	York Ins Co	One Providence Washington Plz	Providence	RI	02903	401-453-7000	$ 11,980	0.08%
22667	Ace American Ins Co	1601 Chestnut Street	Philadelphia	PA	19101-1484	215-640-1000-2324	$ 11,722	0.08%
32620	National Interstate Ins Co	3250 Interstate Drive	Richfield	OH	44286	800-929-1500-307	$ 11,436	0.08%
24678	Royal Ind Co	1000	Charlotte	NC	28201-1000	704-522-2000	$ 10,367	0.07%
24198	Peerless Ins Co	62 Maple Avenue	Keene	NH	03431	603-352-3221	$ 9,784	0.07%
19429	Insurance Co Of The State Of Pa	70 Pine Street	New York	NY	10270	212-770-7000	$ 8,882	0.06%
20648	Employers Fire Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 8,394	0.06%
24074	Ohio Cas Ins Co	9450 Seward Road	Fairfield	OH	45014	513-603-2400	$ 8,347	0.06%
19445	National Union Fire Ins Co Of Pitts	70 Pine Street	New York	NY	10270	212-770-7000	$ 8,126	0.05%
13935	Federated Mut Ins Co	121 East Park Square	Owatonna	MN	55060	507-455-5200	$ 7,745	0.05%
21857	American Ins Co	777 San Marin Drive	Novato	CA	94998	415-899-2000	$ 7,657	0.05%
25178	State Farm Mut Auto Ins Co	One State Farm Plaza	Bloomington	IL	61710	309-766-2311	$ 7,055	0.05%
21415	Employers Mut Cas Co	717 Mulberry Street	Des Moines	IA	50309-3872	515-280-2511	$ 6,667	0.05%
19720	American Alt Ins Corp	5241	Princeton	NJ	08543	609-243-4200	$ 6,581	0.04%
21881	National Surety Corp	33 West Monroe	Chicago	IL	60603	312-346-6400	$ 6,507	0.04%
33600	Lm Ins Corp	175 Berkeley Street	Boston	MA	02117	617-357-9500	$ 6,053	0.04%
18767	Church Mut Ins Co	3000 Schuster Lane	Merrill	WI	54452	715-536-5577	$ 5,789	0.04%
23329	Merchants Mut Ins Co	250 Main Street	Buffalo	NY	14240-0903	716-849-3333	$ 5,511	0.04%
22322	Greenwich Ins Co	Avenue	Stamford	CT	06902-6040	203-964-5200	$ 4,736	0.03%
34207	Westport Ins Corp	5200 Metcalf Avenue	Overland Park	KS	66202-1391	913-676-5270	$ 4,293	0.03%
12475	Republic-Franklin Ins Co	180 Genesee Street	New Hartford	NY	13413	315-734-2000	$ 4,123	0.03%
24988	Sentry Ins A Mut Co	1800 North Point Drive	Stevens Point	WI	54481-8020	715-346-6000	$ 3,965	0.03%
22217	Gulf Ins Co	4600 Fuller Drive	Irving	TX	75038-6506	972-650-2800	$ 3,941	0.03%
20362	Mitsui Sumitomo Ins Co Of Amer	Box 4602	Warren	NJ	07059-4602	908-604-2900	$ 3,542	0.02%
24171	Netherlands Ins Co The	62 Maple Avenue	Keene	NH	03431	603-352-3221	$ 3,513	0.02%
15032	Guideone Mut Ins Co	1111 Ashworth Road	West Des Moines	IA	50265-3538	515-267-5000	$ 3,332	0.02%
12866	T.H.E. Ins Co	10451 Gulf Blvd	Treasure Island	FL	33706	727-367-6900	$ 3,315	0.02%
11126	Sompo Japan Ins Co Of Amer	Floor	New York	NY	10281-1058	212-416-1200	$ 2,983	0.02%
24775	St Paul Guardian Ins Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 2,886	0.02%
24732	General Ins Co Of Amer	Safeco Plaza	Seattle	WA	98185	206-545-5000	$ 2,734	0.02%
20443	Continental Cas Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 2,109	0.01%
34266	Frontier Ins Co	195 Lake Louise Marie Road	Rock Hill	NY	12775-8000	845-796-2100-5069	$ 1,981	0.01%
20494	Transportation Ins Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 1,960	0.01%
44393	West American Ins Co	9450 Seward Road	Fairfield	OH	45014	513-603-2400	$ 1,894	0.01%

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance
Line of Business:
Commercial Auto No-Fault

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
24066	American Fire & Cas Co	9450 Seward Road	Fairfield	OH	45014	513-603-2400	$ 1,876	0.01%
11045	Excelsior Ins Co	62 Maple Avenue	Keene	NH	03431	603-352-3221	$ 1,387	0.01%
19895	Atlantic Mut Ins Co	140 Broadway	New York	NY	10005-1101	212-943-1800	$ 1,232	0.01%
20303	Great Northern Ins Co	1615	Warren	NJ	07061-1615	908-903-2000	$ 1,109	0.01%
20699	Ace Prop & Cas Ins Co	1601 Chestnut Street	Philadelphia	PA	19103	215-640-1000-2324	$ 1,103	0.01%
21873	Firemans Fund Ins Co	777 San Marin Drive	Novato	CA	94998	415-899-2000	$ 871	0.01%
22357	Hartford Accid & Ind Co	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ 836	0.01%
36463	Discover Prop & Cas Ins Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 684	0.00%
24740	Safeco Ins Co Of Amer	Safeco Plaza	Seattle	WA	98185	206-545-5000	$ 616	0.00%
33588	First Liberty Ins Corp	175 Berkeley Street	Boston	MA	02117	617-357-9500	$ 596	0.00%
19704	American States Ins Co	Safeco Plaza	Seattle	WA	98185	206-545-5000	$ 574	0.00%
26433	Harco Natl Ins Co	2850 West Golf Road	Rolling Meadows	IL	60008	847-321-4800	$ 511	0.00%
35696	Harleysville Preferred Ins Co	355 Maple Avenue	Harleysville	PA	19438-2297	215-256-5000	$ 416	0.00%
24791	St Paul Mercury Ins Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 334	0.00%
16187	Axa Re Prop & Cas Ins Co	17 State Street	New York	NY	10004-1501	212-493-9300	$ 334	0.00%
24503	Blue Ridge Ins Co	One General Drive	Sun Prairie	WI	53596	608-837-4440	$ 315	0.00%
24724	First Natl Ins Co Of Amer	Safeco Plaza	Seattle	WA	98185	206-545-5000	$ 286	0.00%
12262	C	380 Sentry Parkway	Blue Bell	PA	19422-0754	610-397-5000	$ 276	0.00%
24902	Security Ins Co Of Hartford	9300 Arrowpoint Blvd. Po Box 1000	Charlotte	NC	28201-1000	704-522-2000	$ 251	0.00%
42404	Liberty Ins Corp	175 Berkeley Street	Boston	MA	02117	617-357-9500	$ 183	0.00%
37893	Ulico Cas Co	111 Massachusetts Avenue, N.W.	Washington	DC	20001	202-682-0900	$ 122	0.00%
43575	Indemnity Ins Co Of North Amer	1601 Chestnut Street	Philadelphia	PA	19103	215-640-2324	$ 101	0.00%
38369	Northern Assur Co Of Amer	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 83	0.00%
20346	Pacific Ind Co	1615	Warren	NJ	07061-1615	908-903-2000	$ 52	0.00%
24694	Safeguard Ins Co	1000	Charlotte	NC	28201-1000	704-522-2000	$ 49	0.00%
21105	North River Ins Co	305 Madison Avenue	Morristown	NJ	07960	973-490-6600	$ 30	0.00%
23841	New Hampshire Ins Co	70 Pine Street	New York	NY	10270	212-770-7000	$ 26	0.00%
28932	Markel American Ins Co	4600 Cox Road	Glen Allen	VA	23060	804-527-2700	$ 5	0.00%
23434	Middlesex Ins Co	1800 North Point Drive	Stevens Point	WI	54481-8020	715-346-6000	$ 4	0.00%
21962	Pennsylvania General Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 2	0.00%
21865	Associated Ind Corp	777 San Marin Drive	Novato	CA	94998	415-899-2000	$ 2	0.00%
22977	Lumbermens Mut Cas Co	1 Kemper Drive	Long Grove	IL	60049-0001	847-320-2000	$ (1)	0.00%
20702	Ace Fire Underwriters Ins Co	1601 Chestnut Street	Philadelphia	PA	19103	215-640-1000-2324	$ (1)	0.00%
17000	Arbella Mut Ins Co	1100 Crown Colony Drive	Quincy	MA	02269-9103	617-328-2936	$ (6)	0.00%

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance
Line of Business:
Commercial Auto No-Fault

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
21121	Westchester Fire Ins Co	1601 Chestnut Street	Philadelphia	PA	19103	215-640-2324	$ (41)	0.00%
13943	Fitchburg Mut Ins Co	222 Ames Street	Dedham	MA	02026-1850	781-326-4010	$ (166)	0.00%
25984	Graphic Arts Mut Ins Co	180 Genesee Street	New Hartford	NY	13413	315-734-2000	$ (1,256)	-0.01%
25879	Fidelity & Guaranty Ins Underwriters	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ (5,336)	-0.04%
24589	American & Foreign Ins Co	1000	Charlotte	NC	28201-1000	704-522-2000	$ (58,021)	-0.39%
							$ 14,800,391	

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

MASSACHUSETTS DIRECT WRITTEN PREMIUM LINE OF BUSINESS: COMMERCIAL AUTO/PHYSICAL DAMAGE

Division Of Insurance
Line of Business:
Commercial Auto Physical Damage

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
41360	Arbella Protection Ins Co	1100 Crown Colony Drive	Quincy	MA	02269-9103	617-328-2936	$ 24,793,258	14.32%
34754	Commerce Ins Co	211 Main Street	Webster	MA	01570-0758	508-943-9000	$ 15,999,166	9.24%
25658	Travelers Ind Co	One Tower Square	Hartford	CT	06183	860-277-0111	$ 11,260,832	6.50%
20621	Onebeacon America Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 9,245,300	5.34%
33618	Safety Ind Ins Co	20 Custom House Street	Boston	MA	02110	617-951-0600	$ 7,537,200	4.35%
39454	Safety Ins Co	20 Custom House Street	Boston	MA	02110	617-951-0600	$ 7,421,197	4.28%
26182	Harleysville Worcester Ins Co	120 Front Street, Suite 400	Worcester	MA	01608-1408	508-751-8100	$ 6,842,852	3.95%
22292	Hanover Ins Co	440 Lincoln Street	Worcester	MA	01605	508-853-7200-4476	$ 6,271,408	3.62%
41181	Universal Underwriters Ins Co	7045 College Boulevard	Overland Park	KS	66211	913-339-1000	$ 5,819,601	3.36%
21750	Pilgrim Ins Co	695 Atlantic Avenue	Boston	MA	02111-2217	617-956-6000	$ 4,157,540	2.40%
21784	Firemens Ins Co Of Washington Dc	6802 Paragon Place, Suite 300	Richmond	VA	23230	804-285-2700	$ 3,546,313	2.05%
24767	St Paul Fire & Marine Ins Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 3,518,176	2.03%
25674	Travelers Ind Co Of Il	One Tower Square	Hartford	CT	06183-1190	860-277-0111	$ 3,402,667	1.96%
25615	Charter Oak Fire Ins Co	One Tower Square	Hartford	CT	06183	860-277-0111	$ 3,179,006	1.84%
14788	Natl Grange Mut Ins Co	55 West Street	Keene	NH	03431	603-352-4000	$ 3,008,504	1.74%
40274	Citation Ins Co	211 Main Street	Webster	MA	01570-0758	508-943-9000	$ 2,757,542	1.59%
37303	Redland Ins Co	1177 Avenue Of The Americas	New York	NY	10036	212-805-9700	$ 2,584,451	1.49%
20427	American Cas Co Of Reading Pa	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 2,553,639	1.47%
16535	Zurich American Ins Co	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 2,364,858	1.37%
25976	Utica Mut Ins Co	180 Genesee Street	New Hartford	NY	13413	315-734-2000	$ 2,179,183	1.26%
31534	Citizens Ins Co Of Amer	645 W. Grand River Avenue	Howell	MI	48843	517-546-2160	$ 2,112,463	1.22%
24295	Providence Washington Ins Co	One Providence Washington	Providence	RI	02903	401-453-7000	$ 2,027,579	1.17%
34100	Masswest Ins Co Inc	123 Interstate Drive	West Springfield	MA	1089	413-733-7391	$ 2,002,170	1.16%
40320	Massachusetts Homeland Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 1,961,489	1.13%
23035	Liberty Mut Fire Ins Co	175 Berkeley Street	Boston	MA	02117	617-357-9500	$ 1,668,934	0.96%
19682	Hartford Fire In Co	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ 1,632,915	0.94%
20486	Transcontinental Ins Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 1,579,895	0.91%
21970	Onebeacon Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 1,510,515	0.87%
23965	Norfolk & Dedham Mut Fire Ins Co	222 Ames Street	Dedham	MA	02026-1850	781-326-4010	$ 1,471,146	0.85%
25887	Us Fidelity & Guaranty Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 1,401,880	0.81%
19356	Maryland Cas Co	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 1,363,563	0.79%
26980	Royal Ins Co Of Amer	1240 E. Diehl Rd., Ste 500, P. O. Box 3144	Naperville	IL	60566	630-577-9200	$ 1,268,396	0.73%
29459	Twin City Fire Ins Co Co	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ 1,195,025	0.69%
22012	Motors Ins Corp	300 Galleria Officentre	Southfield	MI	48034	248-263-6900	$ 1,145,973	0.66%

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance
Line of Business:
Commercial Auto Physical Damage

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
21113	United States Fire Ins Co	305 Madison Avenue	Morristown	NJ	07960	973-490-6600	$ 1,143,284	0.66%
20478	National Fire Ins Co Of Hartford	55 Capital Blvd	Rocky Hill	CT	06067	312-822-5000	$ 1,130,257	0.65%
22306	Massachusetts Bay Ins Co	440 Lincoln Street	Worcester	MA	01605	508-853-7200-4476	$ 1,127,866	0.65%
23043	Liberty Mut Ins Co	175 Berkeley Street	Boston	MA	02117	617-357-9500	$ 941,773	0.54%
10499	Daimlerchrysler Ins Co	27777 Inkster Road	Farmington Hills	MI	48334	800-782-9164	$ 924,448	0.53%
10847	Cumis Ins Society Inc	5910 Mineral Point Road	Madison	WI	53705	608-238-5851	$ 784,425	0.45%
21350	Empire Ins Co	45 Main Street, 3Rd Floor	Brooklyn	NY	11201-1021	718-422-4000	$ 767,430	0.44%
13803	Farm Family Cas Ins Co	344 Route 9W	Glenmont	NY	12077	518-431-5000	$ 758,833	0.44%
21180	Sentry Select Ins Co	1800 North Point Drive	Stevens Point	WI	54481-8020	715-346-6000	$ 723,702	0.42%
25666	Travelers Ind Co Of Amer	One Tower Square	Hartford	CT	06183	860-277-0111	$ 679,095	0.39%
13331	American Hardware Mut Ins Co	471 East Broad Street	Columbus	OH	43215	614-225-8211	$ 675,228	0.39%
15067	Quincy Mut Fire Ins Co	57 Washington Street	Quincy	MA	2169	617-770-5100	$ 581,559	0.34%
21326	Empire Fire & Marine Ins Co	13810 Fnb Parkway	Omaha	NE	68154-5202	402-963-5000	$ 549,534	0.32%
20281	Federal Ins Co	15 Mountain View Road, P. O. Box 1615	Warren	NJ	07061-1615	908-903-2000	$ 528,364	0.31%
20613	American Employers Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 507,879	0.29%
32620	National Interstate Ins Co	3250 Interstate Drive	Richfield	OH	44286	800-929-1500-307	$ 493,904	0.29%
24325	York Ins Co	One Providence Washington Plz	Providence	RI	02903	401-453-7000	$ 473,314	0.27%
20508	Valley Forge Ins Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 452,721	0.26%
29424	Hartford Cas Ins Co	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ 417,376	0.24%
21172	Vanliner Ins Co	One Premier Drive	St. Louis	MO	63026	636-343-9889	$ 397,417	0.23%
31325	Acadia Ins Co	One Acadia Commons	Westbrook	ME	04092	207-772-4300-1604	$ 387,609	0.22%
14206	Holyoke Mut Ins Co In Salem	Holyoke Square	Salem	MA	01970-6506	978-744-6123	$ 370,437	0.21%
18058	Philadelphia Ind Ins Co	One Bala Plaza, Suite 100	Bala Cynwyd	PA	19004	610-617-7900	$ 362,665	0.21%
19909	Centennial Ins Co	140 Broadway	New York	NY	10005-1101	212-943-1800	$ 320,129	0.18%
19976	Amica Mut Ins Co	100 Amica Way	Lincoln	RI	02865-1156	800-652-6422	$ 309,134	0.18%
19410	Commerce & Industry Ins Co	70 Pine Street	New York	NY	10270	212-770-7000	$ 287,737	0.17%
21458	Employers Ins Of Wausau	2000 Westwood Drive	Wausau	WI	54401	715-845-5211	$ 283,917	0.16%
12904	Tokio Marine & Fire Ins Co Ltd Us Br	230 Park Avenue	New York	NY	10169-0005	212-297-6600	$ 272,866	0.16%
24198	Peerless Ins Co	62 Maple Avenue	Keene	NH	03431	603-352-3221	$ 268,244	0.15%
18279	Bankers Standard Ins Co	1601 Chestnut Street	Philadelphia	PA	19103	215-640-1000-2324	$ 256,192	0.15%
20443	Continental Cas Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 227,028	0.13%
21415	Employers Mut Cas Co	717 Mulberry Street	Des Moines	IA	50309-3872	515-280-2511	$ 224,924	0.13%
19380	American Home Assur Co	70 Pine Street	New York	NY	10270	212-770-7000	$ 220,886	0.13%
23329	Merchants Mut Ins Co	250 Main Street	Buffalo	NY	14240-0903	716-849-3333	$ 198,416	0.11%

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance
Line of Business:
Commercial Auto Physical Damage

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
13935	Federated Mut Ins Co	121 East Park Square	Owatonna	MN	55060	507-455-5200	$ 196,773	0.11%
33600	Lm Ins Corp	175 Berkeley Street	Boston	MA	02117	617-357-9500	$ 192,586	0.11%
20648	Employers Fire Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 189,703	0.11%
24074	Ohio Cas Ins Co	9450 Seward Road	Fairfield	OH	45014	513-603-2400	$ 183,096	0.11%
21881	National Surety Corp	33 West Monroe	Chicago	IL	60603	312-346-6400	$ 175,943	0.10%
21857	American Ins Co	777 San Marin Drive	Novato	CA	94998	415-899-2000	$ 163,979	0.09%
24589	American & Foreign Ins Co	9300 Arrowpoint Blvd., P. O. Box 1000	Charlotte	NC	28201-1000	704-522-2000	$ 147,190	0.08%
35386	Fidelity & Guaranty Ins Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 138,872	0.08%
19720	American Alt Ins Corp	555 College Road East - P.O. Box 5241	Princeton	NJ	08543	609-243-4200	$ 127,098	0.07%
19429	Insurance Co Of The State Of Pa	70 Pine Street	New York	NY	10270	212-770-7000	$ 126,173	0.07%
24775	St Paul Guardian Ins Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 122,418	0.07%
25879	Fidelity & Guaranty Ins Underwriters	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 119,059	0.07%
24147	Old Republic Ins Co	414 West Pittsburgh Street	Greensburg	PA	15601-0789	724-834-5000	$ 116,413	0.07%
26077	Lancer Ins Co	370 West Park Avenue	Long Beach	NY	11561-3245	516-431-4441	$ 116,225	0.07%
24988	Sentry Ins A Mut Co	1800 North Point Drive	Stevens Point	WI	54481-8020	715-346-6000	$ 107,226	0.06%
24171	Netherlands Ins Co The	62 Maple Avenue	Keene	NH	03431	603-352-3221	$ 106,894	0.06%
24678	Royal Ind Co	9300 Arrowpoint Blvd., P. O. Box 1000	Charlotte	NC	28201-1000	704-522-2000	$ 106,049	0.06%
22217	Gulf Ins Co	4600 Fuller Drive	Irving	TX	75038-6506	972-650-2800	$ 104,602	0.06%
25682	Travelers Ind Co Of Ct	One Tower Square	Hartford	CT	06183	860-277-0111	$ 99,201	0.06%
36463	Discover Prop & Cas Ins Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 97,103	0.06%
26069	Wausau Business Ins Co	2000 Westwood Drive	Wausau	WI	54401	715-845-5211	$ 96,099	0.06%
26344	Great American Assur Co	580 Walnut Street	Cincinnati	OH	45202	513-369-5000	$ 93,246	0.05%
25178	State Farm Mut Auto Ins Co	One State Farm Plaza	Bloomington	IL	61710	309-766-2311	$ 87,911	0.05%
20494	Transportation Ins Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 86,307	0.05%
22322	Greenwich Ins Co	Seaview House, 70 Seaview Avenue	Stamford	CT	06902-6040	203-964-5200	$ 81,931	0.05%
12475	Republic-Franklin Ins Co	180 Genesee Street	New Hartford	NY	13413	315-734-2000	$ 81,605	0.05%
26042	Wausau Underwriters Ins Co	2000 Westwood Drive	Wausau	WI	54401	715-845-5211	$ 80,902	0.05%
20362	Mitsui Sumitomo Ins Co Of Amer	4602	Warren	NJ	07059-4602	908-604-2900	$ 72,641	0.04%
18767	Church Mut Ins Co	3000 Schuster Lane	Merrill	WI	54452	715-536-5577	$ 65,113	0.04%
24600	Globe Ind Co	9300 Arrowpoint Blvd., P. O. Box 1000	Charlotte	NC	28201-1000	704-522-2000	$ 58,777	0.03%
44393	West American Ins Co	9450 Seward Road	Fairfield	OH	45014	513-603-2400	$ 54,084	0.03%
11126	Sompo Japan Ins Co Of Amer	Two World Financial Center, 43Rd Floor	New York	NY	10281-1058	212-416-1200	$ 52,950	0.03%
22748	Pacific Employers Ins Co	1601 Chestnut Street	Philadelphia	PA	19103	215-640-2324	$ 51,724	0.03%
24732	General Ins Co Of Amer	Safeco Plaza	Seattle	WA	98185	206-545-5000	$ 50,887	0.03%

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance
Line of Business:
Commercial Auto Physical Damage

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
24066	American Fire & Cas Co	9450 Seward Road	Fairfield	OH	45014	513-603-2400	$ 46,399	0.03%
22667	Ace American Ins Co	1601 Chestnut Street	Philadelphia	PA	19101-1484	215-640-1000-2324	$ 45,051	0.03%
25984	Graphic Arts Mut Ins Co	180 Genesee Street	New Hartford	NY	13413	315-734-2000	$ 43,525	0.03%
20303	Great Northern Ins Co	15 Mountain View Road, P.O. Box 1615	Warren	NJ	07061-1615	908-903-2000	$ 42,614	0.02%
26433	Harco Natl Ins Co	2850 West Golf Road	Meadows	IL	60008	847-321-4800	$ 40,763	0.02%
11045	Excelsior Ins Co	62 Maple Avenue	Keene	NH	03431	603-352-3221	$ 40,397	0.02%
12866	T.H.E. Ins Co	10451 Gulf Blvd	Treasure Island	FL	33706	727-367-6900	$ 39,267	0.02%
24791	St Paul Mercury Ins Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 36,962	0.02%
16691	Great American Ins Co	580 Walnut Street	Cincinnati	OH	45202	513-369-5000	$ 36,721	0.02%
15032	Guideone Mut Ins Co	1111 Ashworth Road	Moines	IA	50265-3538	515-267-5000	$ 30,722	0.02%
26247	American Guarantee & Liability Ins	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 27,899	0.02%
19895	Atlantic Mut Ins Co	140 Broadway	New York	NY	10005-1101	212-943-1800	$ 24,669	0.01%
21873	Firemans Fund Ins Co	777 San Marin Drive	Novato	CA	94998	415-899-2000	$ 23,878	0.01%
24503	Blue Ridge Ins Co	One General Drive	Sun Prairie	WI	53596	608-837-4440	$ 22,247	0.01%
23841	New Hampshire Ins Co	70 Pine Street	New York	NY	10270	212-770-7000	$ 21,742	0.01%
34266	Frontier Ins Co	195 Lake Louise Marie Road	Rock Hill	NY	12775-8000	845-796-2100-5069	$ 18,731	0.01%
33588	First Liberty Ins Corp	175 Berkeley Street	Boston	MA	02117	617-357-9500	$ 18,471	0.01%
19704	American States Ins Co	Safeco Plaza	Seattle	WA	98185	206-545-5000	$ 14,111	0.01%
22837	Interstate Ind Co	33 West Monroe Street	Chicago	IL	60603	312-346-6400	$ 13,878	0.01%
21318	Coregis Ins Co	525 West Van Buren, Suite 500	Chicago	IL	60607	312-821-4000	$ 13,057	0.01%
23434	Middlesex Ins Co	1800 North Point Drive	Stevens Point	WI	54481-8020	715-346-6000	$ 12,367	0.01%
22136	Great American Ins Co Of Ny	580 Walnut Street	Cincinnati	OH	45202	513-369-5000	$ 11,252	0.01%
12262	Pennsylvania Manufacturers Asn Ins C	380 Sentry Parkway	Blue Bell	PA	19422-0754	610-397-5000	$ 10,869	0.01%
35696	Harleysville Preferred Ins Co	355 Maple Avenue	Harleysville	PA	19438-2297	215-256-5000	$ 10,265	0.01%
22357	Hartford Accid & Ind Co	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ 9,454	0.01%
10677	Cincinnati Ins Co	6200 South Gilmore Road	Fairfield	OH	45014-5141	513-870-2000	$ 8,488	0.00%
24724	First Natl Ins Co Of Amer	Safeco Plaza	Seattle	WA	98185	206-545-5000	$ 8,367	0.00%
10243	National Continental Ins Co	6300 Wilson Mills Road, W33	Mayfield Village	OH	44143-2182	440-461-5000	$ 8,005	0.00%
24740	Safeco Ins Co Of Amer	Safeco Plaza	Seattle	WA	98185	206-545-5000	$ 5,927	0.00%
24694	Safeguard Ins Co	9300 Arrowpoint Blvd., P. O. Box 1000	Charlotte	NC	28201-1000	704-522-2000	$ 5,812	0.00%
44784	Fairfield Ins Co	695 East Main Street	Stamford	CT	06901-2141	203-328-5000	$ 4,300	0.00%
38369	Northern Assur Co Of Amer	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 3,727	0.00%
37257	Insurance Corp Of Hannover	1177 Avenue Of The Americas	New York	NY	10036	212-805-9700	$ 3,438	0.00%
24902	Security Ins Co Of Hartford	9300 Arrowpoint Blvd. Po Box 1000	Charlotte	NC	28201-1000	704-522-2000	$ 2,649	0.00%

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance
Line of Business:
Commercial Auto Physical Damage

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
37893	Ulico Cas Co	111 Massachusetts Avenue, N.W.	Washington	DC	20001	202-682-0900	$ 2,535	0.00%
34207	Westport Ins Corp	5200 Metcalf Avenue	Overland Park	KS	66202-1391	913-676-5270	$ 1,885	0.00%
20346	Pacific Ind Co	15 Mountain View Road, P.O. Box 1615	Warren	NJ	07061-1615	908-903-2000	$ 1,660	0.00%
23817	Illinois Natl Ins Co	500 West Madison Street	Chicago,	IL	60606-2511	312-930-5417	$ 1,114	0.00%
16187	Axa Re Prop & Cas Ins Co	17 State Street	New York	NY	10004-1501	212-493-9300	$ 869	0.00%
21105	North River Ins Co	305 Madison Avenue	Morristown	NJ	07960	973-490-6600	$ 787	0.00%
23620	Burlington Ins Co	238 International Road	Burlington	NC	27215	336-586-2500	$ 765	0.00%
26832	Great American Alliance Ins Co	580 Walnut Street	Cincinnati	OH	45202	513-369-5000	$ 387	0.00%
20702	Ace Fire Underwriters Ins Co	1601 Chestnut Street	Philadelphia	PA	19103	215-640-1000-2324	$ 345	0.00%
20532	Clarendon Natl Ins Co	1177 Avenue Of The Americas	New York	NY	10036	212-805-9700	$ 201	0.00%
21962	Pennsylvania General Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 89	0.00%
23795	American Intl Pacific Ins	70 Pine Street	New York	NY	10270	212-770-7000	$ 33	0.00%
24260	Progressive Cas Ins Co	6300 Wilson Mills Road, W33	Mayfield Village	OH	44143-2182	440-461-5000	$ (40)	0.00%
21865	Associated Ind Corp	777 San Marin Drive	Novato	CA	94998	415-899-2000	$ (44)	0.00%
17000	Arbella Mut Ins Co	1100 Crown Colony Drive	Quincy	MA	02269-9103	617-328-2936	$ (148)	0.00%
14990	Pennsylvania Ntl Mut Cas Ins Co	Two North Second Street	Harrisburg	PA	17101	717-234-4941	$ (157)	0.00%
21121	Westchester Fire Ins Co	1601 Chestnut Street	Philadelphia	PA	19103	215-640-2324	$ (459)	0.00%
22977	Lumbermens Mut Cas Co	1 Kemper Drive	Long Grove	IL	60049-0001	847-320-2000	$ (583)	0.00%
23809	Granite State Ins Co	70 Pine Street	New York	NY	10270	212-770-7000	$ (1,297)	0.00%
38601	Mic Prop & Cas Ins Corp	300 Galleria Officentre	Southfield	MI	48034	248-263-6900	$ (1,371)	0.00%
13943	Fitchburg Mut Ins Co	222 Ames Street	Dedham	MA	02026-1850	781-326-4010	$ (2,949)	0.00%
42404	Liberty Ins Corp	175 Berkeley Street	Boston	MA	02117	617-357-9500	$ (9,061)	-0.01%
19445	National Union Fire Ins Co Of Pitts	70 Pine Street	New York	NY	10270	212-770-7000	$ (13,084)	-0.01%
20699	Ace Prop & Cas Ins Co	1601 Chestnut Street	Philadelphia	PA	19103	215-640-1000-2324	$ (22,701)	-0.01%
10205	Mountain Valley Ind Co	95 Route 17 South	Paramus	NJ	07653-0931	201-291-2000	$ (52,301)	-0.03%
							$ 173,196,508	

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

MASSACHUSETTS DIRECT WRITTEN PREMIUM LINE OF BUSINESS: COMMERCIAL AUTO/LIABILITY

Division Of Insurance
Line of Business:
Other Commercial Auto Liability

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
41360	Arbella Protection Ins Co	1100 Crown Colony Drive	Quincy	MA	02269-9103	617-328-2936	$ 79,371,637	14.14%
34754	Commerce Ins Co	211 Main Street	Webster	MA	01570-0758	508-943-9000	$ 49,146,419	8.75%
25658	Travelers Ind Co	One Tower Square	Hartford	CT	06183	860-277-0111	$ 41,578,510	7.41%
22292	Hanover Ins Co	440 Lincoln Street	Worcester	MA	01605	508-853-7200-4476	$ 30,261,639	5.39%
20621	Onebeacon America Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 26,821,980	4.78%
39454	Safety Ins Co	20 Custom House Street	Boston	MA	02110	617-951-0600	$ 19,145,806	3.41%
33618	Safety Ind Ins Co	20 Custom House Street	Boston	MA	02110	617-951-0600	$ 16,063,190	2.86%
26182	Harleysville Worcester Ins Co	120 Front Street, Suite 400	Worcester	MA	01608-1408	508-751-8100	$ 15,959,319	2.84%
21750	Pilgrim Ins Co	695 Atlantic Avenue	Boston	MA	02111-2217	617-956-6000	$ 15,949,690	2.84%
25674	Travelers Ind Co Of Il	One Tower Square	Hartford	CT	06183-1190	860-277-0111	$ 15,223,727	2.71%
21784	Firemens Ins Co Of Washington Dc	6802 Paragon Place, Suite 300	Richmond	VA	23230	804-285-2700	$ 13,156,336	2.34%
25615	Charter Oak Fire Ins Co	One Tower Square	Hartford	CT	06183	860-277-0111	$ 11,366,407	2.02%
37303	Redland Ins Co	1177 Avenue Of The Americas	New York	NY	10036	212-805-9700	$ 11,001,978	1.96%
14788	Natl Grange Mut Ins Co	55 West Street	Keene	NH	03431	603-352-4000	$ 8,375,769	1.49%
20486	Transcontinental Ins Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 8,353,816	1.49%
20427	American Cas Co Of Reading Pa	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 8,099,605	1.44%
19380	American Home Assur Co	70 Pine Street	New York	NY	10270	212-770-7000	$ 8,042,445	1.43%
41181	Universal Underwriters Ins Co	7045 College Boulevard	Overland Park	KS	66211	913-339-1000	$ 8,028,722	1.43%
20478	National Fire Ins Co Of Hartford	55 Capital Blvd	Rocky Hill	CT	06067	312-822-5000	$ 7,854,603	1.40%
24767	St Paul Fire & Marine Ins Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 7,112,818	1.27%
19445	National Union Fire Ins Co Of Pitts	70 Pine Street	New York	NY	10270	212-770-7000	$ 6,652,625	1.19%
34100	Masswest Ins Co Inc	123 Interstate Drive	West Springfield	MA	01089	413-733-7391	$ 6,389,604	1.14%
25976	Utica Mut Ins Co	180 Genesee Street	New Hartford	NY	13413	315-734-2000	$ 6,212,284	1.11%
16535	Zurich American Ins Co	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 6,173,357	1.10%
21350	Empire Ins Co	45 Main Street, 3Rd Floor	Brooklyn	NY	11201-1021	718-422-4000	$ 6,158,978	1.10%
40274	Citation Ins Co	211 Main Street	Webster	MA	01570-0758	508-943-9000	$ 6,149,188	1.10%
25887	Us Fidelity & Guaranty Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 6,070,157	1.08%
19682	Hartford Fire In Co	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ 6,055,355	1.08%
23035	Liberty Mut Fire Ins Co	175 Berkeley Street	Boston	MA	02117	617-357-9500	$ 5,659,156	1.01%
31534	Citizens Ins Co Of Amer	645 W. Grand River Avenue	Howell	MI	48843	517-546-2160	$ 5,656,203	1.01%
26980	Royal Ins Co Of Amer	1240 E. Diehl Rd., Ste 500, P. O. Box 3144	Naperville	IL	60566	630-577-9200	$ 5,282,874	0.94%
24295	Providence Washington Ins Co	One Providence Washington	Providence	RI	02903	401-453-7000	$ 4,388,428	0.78%
13803	Farm Family Cas Ins Co	344 Route 9W	Glenmont	NY	12077	518-431-5000	$ 3,835,920	0.68%
23965	Norfolk & Dedham Mut Fire Ins Co	222 Ames Street	Dedham	MA	02026-1850	781-326-4010	$ 3,805,119	0.68%

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance
Line of Business:
Other Commercial Auto Liability

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
29459	Twin City Fire Ins Co Co	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ 3,751,238	0.67%
19356	Maryland Cas Co	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 3,633,926	0.65%
21326	Empire Fire & Marine Ins Co	13810 Fnb Parkway	Omaha	NE	68154-5202	402-963-5000	$ 3,510,033	0.63%
21970	Onebeacon Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 3,388,975	0.60%
22306	Massachusetts Bay Ins Co	440 Lincoln Street	Worcester	MA	01605	508-853-7200-4476	$ 3,373,348	0.60%
21113	United States Fire Ins Co	305 Madison Avenue	Morristown	NJ	07960	973-490-6600	$ 3,337,853	0.59%
23043	Liberty Mut Ins Co	175 Berkeley Street	Boston	MA	02117	617-357-9500	$ 3,015,280	0.54%
25666	Travelers Ind Co Of Amer	One Tower Square	Hartford	CT	06183	860-277-0111	$ 2,977,380	0.53%
11150	Arch Ins Co	One Liberty Plaza, 53Rd Floor	New York	NY	10006	212-651-6500	$ 2,598,715	0.46%
32620	National Interstate Ins Co	3250 Interstate Drive	Richfield	OH	44286	800-929-1500-307	$ 2,391,532	0.43%
20281	Federal Ins Co	15 Mountain View Road, P. O. Box 1615	Warren	NJ	07061-1615	908-903-2000	$ 2,104,598	0.37%
20508	Valley Forge Ins Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 2,084,552	0.37%
19909	Centennial Ins Co	140 Broadway	New York	NY	10005-1101	212-943-1800	$ 1,920,290	0.34%
21458	Employers Ins Of Wausau	2000 Westwood Drive	Wausau	WI	54401	715-845-5211	$ 1,805,563	0.32%
31325	Acadia Ins Co	One Acadia Commons	Westbrook	ME	04092	207-772-4300-1604	$ 1,773,070	0.32%
21180	Sentry Select Ins Co	1800 North Point Drive	Stevens Point	WI	54481-8020	715-346-6000	$ 1,700,437	0.30%
13331	American Hardware Mut Ins Co	471 East Broad Street	Columbus	OH	43215	614-225-8211	$ 1,498,395	0.27%
18058	Philadelphia Ind Ins Co	One Bala Plaza, Suite 100	Bala Cynwyd	PA	19004	610-617-7900	$ 1,458,546	0.26%
15067	Quincy Mut Fire Ins Co	57 Washington Street	Quincy	MA	02169	617-770-5100	$ 1,393,374	0.25%
22748	Pacific Employers Ins Co	1601 Chestnut Street	Philadelphia	PA	19103	215-640-2324	$ 1,375,519	0.25%
40320	Massachusetts Homeland Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 1,373,008	0.24%
29424	Hartford Cas Ins Co	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ 1,238,520	0.22%
21172	Vanliner Ins Co	One Premier Drive	St. Louis	MO	63026	636-343-9889	$ 1,178,554	0.21%
12904	Tokio Marine & Fire Ins Co Ltd Us Br	230 Park Avenue	New York	NY	10169-0005	212-297-6600	$ 1,134,864	0.20%
19410	Commerce & Industry Ins Co	70 Pine Street	New York	NY	10270	212-770-7000	$ 1,066,454	0.19%
20613	American Employers Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 1,017,474	0.18%
24678	Royal Ind Co	9300 Arrowpoint Blvd., P. O. Box 1000	Charlotte	NC	28201-1000	704-522-2000	$ 965,491	0.17%
26077	Lancer Ins Co	370 West Park Avenue	Long Beach	NY	11561-3245	516-431-4441	$ 960,470	0.17%
24325	York Ins Co	One Providence Washington Plz	Providence	RI	02903	401-453-7000	$ 957,825	0.17%
24198	Peerless Ins Co	62 Maple Avenue	Keene	NH	03431	603-352-3221	$ 953,939	0.17%
21121	Westchester Fire Ins Co	1601 Chestnut Street	Philadelphia	PA	19103	215-640-2324	$ 946,814	0.17%
13935	Federated Mut Ins Co	121 East Park Square	Owatonna	MN	55060	507-455-5200	$ 940,307	0.17%
20494	Transportation Ins Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 910,762	0.16%
20648	Employers Fire Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 885,586	0.16%

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance
Line of Business:
Other Commercial Auto Liability

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
24589	American & Foreign Ins Co	9300 Arrowpoint Blvd., P. O. Box 1000	Charlotte	NC	28201-1000	704-522-2000	$ 866,846	0.15%
14206	Holyoke Mut Ins Co In Salem	Holyoke Square	Salem	MA	01970-6506	978-744-6123	$ 856,544	0.15%
20443	Continental Cas Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 818,676	0.15%
21857	American Ins Co	777 San Marin Drive	Novato	CA	94998	415-899-2000	$ 816,022	0.15%
21415	Employers Mut Cas Co	717 Mulberry Street	Des Moines	IA	50309-3872	515-280-2511	$ 809,047	0.14%
18279	Bankers Standard Ins Co	1601 Chestnut Street	Philadelphia	PA	19103	215-640-1000-2324	$ 715,944	0.13%
33600	Lm Ins Corp	175 Berkeley Street	Boston	MA	02117	617-357-9500	$ 711,197	0.13%
10205	Mountain Valley Ind Co	95 Route 17 South	Paramus	NJ	07653-0931	201-291-2000	$ 636,129	0.11%
24988	Sentry Ins A Mut Co	1800 North Point Drive	Stevens Point	WI	54481-8020	715-346-6000	$ 619,997	0.11%
24074	Ohio Cas Ins Co	9450 Seward Road	Fairfield	OH	45014	513-603-2400	$ 619,416	0.11%
23329	Merchants Mut Ins Co	250 Main Street	Buffalo	NY	14240-0903	716-849-3333	$ 613,448	0.11%
24147	Old Republic Ins Co	414 West Pittsburgh Street	Greensburg	PA	15601-0789	724-834-5000	$ 610,057	0.11%
19720	American Alt Ins Corp	555 College Road East - P.O. Box 5241	Princeton	NJ	08543	609-243-4200	$ 580,460	0.10%
19976	Amica Mut Ins Co	100 Amica Way	Lincoln	RI	02865-1156	800-652-6422	$ 535,853	0.10%
22322	Greenwich Ins Co	Seaview House, 70 Seaview Avenue	Stamford	CT	06902-6040	203-964-5200	$ 478,014	0.09%
21881	National Surety Corp	33 West Monroe	Chicago	IL	60603	312-346-6400	$ 460,057	0.08%
26042	Wausau Underwriters Ins Co	2000 Westwood Drive	Wausau	WI	54401	715-845-5211	$ 416,416	0.07%
26069	Wausau Business Ins Co	2000 Westwood Drive	Wausau	WI	54401	715-845-5211	$ 397,478	0.07%
26344	Great American Assur Co	580 Walnut Street	Cincinnati	OH	45202	513-369-5000	$ 391,066	0.07%
25682	Travelers Ind Co Of Ct	One Tower Square	Hartford	CT	06183	860-277-0111	$ 388,257	0.07%
21261	Electric Ins Co	75 Sam Fonzo Drive	Beverly	MA	01915	978-921-0660	$ 371,223	0.07%
12475	Republic-Franklin Ins Co	180 Genesee Street	New Hartford	NY	13413	315-734-2000	$ 321,670	0.06%
25879	Fidelity & Guaranty Ins Underwriters	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 320,647	0.06%
24171	Netherlands Ins Co The	62 Maple Avenue	Keene	NH	03431	603-352-3221	$ 300,457	0.05%
35386	Fidelity & Guaranty Ins Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 289,629	0.05%
19429	Insurance Co Of The State Of Pa	70 Pine Street	New York	NY	10270	212-770-7000	$ 279,110	0.05%
25984	Graphic Arts Mut Ins Co	180 Genesee Street	New Hartford	NY	13413	315-734-2000	$ 264,740	0.05%
24775	St Paul Guardian Ins Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 256,869	0.05%
18767	Church Mut Ins Co	3000 Schuster Lane	Merrill	WI	54452	715-536-5577	$ 232,010	0.04%
22667	Ace American Ins Co	1601 Chestnut Street	Philadelphia	PA	19101-1484	215-640-1000-2324	$ 207,707	0.04%
20303	Great Northern Ins Co	15 Mountain View Road, P.O. Box 1615	Warren	NJ	07061-1615	908-903-2000	$ 201,319	0.04%
23817	Illinois Natl Ins Co	500 West Madison Street	Chicago,	IL	60606-2511	312-930-5417	$ 200,065	0.04%
16691	Great American Ins Co	580 Walnut Street	Cincinnati	OH	45202	513-369-5000	$ 188,566	0.03%
20362	Mitsui Sumitomo Ins Co Of Amer	15 Independence Boulevard, P.O. Box 4602	Warren	NJ	07059-4602	908-604-2900	$ 182,936	0.03%

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance
Line of Business:
Other Commercial Auto Liability

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
24791	St Paul Mercury Ins Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 179,286	0.03%
26247	American Guarantee & Liability Ins	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 162,777	0.03%
44393	West American Ins Co	9450 Seward Road	Fairfield	OH	45014	513-603-2400	$ 157,113	0.03%
11126	Sompo Japan Ins Co Of Amer	Two World Financial Center, 43Rd Floor	New York	NY	10281-1058	212-416-1200	$ 153,661	0.03%
21873	Firemans Fund Ins Co	777 San Marin Drive	Novato	CA	94998	415-899-2000	$ 148,551	0.03%
10677	Cincinnati Ins Co	6200 South Gilmore Road	Fairfield	OH	45014-5141	513-870-2000	$ 146,619	0.03%
24600	Globe Ind Co	9300 Arrowpoint Blvd., P. O. Box 1000	Charlotte	NC	28201-1000	704-522-2000	$ 144,021	0.03%
11045	Excelsior Ins Co	62 Maple Avenue	Keene	NH	03431	603-352-3221	$ 138,433	0.02%
22217	Gulf Ins Co	4600 Fuller Drive	Irving	TX	75038-6506	972-650-2800	$ 137,691	0.02%
24066	American Fire & Cas Co	9450 Seward Road	Fairfield	OH	45014	513-603-2400	$ 137,467	0.02%
15032	Guideone Mut Ins Co	1111 Ashworth Road	Moines	IA	50265-3538	515-267-5000	$ 122,707	0.02%
24732	General Ins Co Of Amer	Safeco Plaza	Seattle	WA	98185	206-545-5000	$ 105,317	0.02%
25178	State Farm Mut Auto Ins Co	One State Farm Plaza	Bloomington	IL	61710	309-766-2311	$ 100,767	0.02%
38962	Genesis Ins Co	695 East Main Street, P.O. Box 10352	Stamford	CT	06904-2352	203-328-5000	$ 97,296	0.02%
12866	T.H.E. Ins Co	10451 Gulf Blvd	Treasure Island	FL	33706	727-367-6900	$ 97,244	0.02%
19372	Northern Ins Co Of Ny	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 94,091	0.02%
36463	Discover Prop & Cas Ins Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 84,724	0.02%
19305	Assurance Co Of Amer	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 84,618	0.02%
26433	Harco Natl Ins Co	2850 West Golf Road	Meadows	IL	60008	847-321-4800	$ 82,435	0.01%
19895	Atlantic Mut Ins Co	140 Broadway	New York	NY	10005-1101	212-943-1800	$ 77,331	0.01%
19704	American States Ins Co	Safeco Plaza	Seattle	WA	98185	206-545-5000	$ 69,430	0.01%
34207	Westport Ins Corp	5200 Metcalf Avenue	Overland Park	KS	66202-1391	913-676-5270	$ 64,122	0.01%
22136	Great American Ins Co Of Ny	580 Walnut Street	Cincinnati	OH	45202	513-369-5000	$ 53,376	0.01%
33588	First Liberty Ins Corp	175 Berkeley Street	Boston	MA	02117	617-357-9500	$ 51,423	0.01%
22357	Hartford Accid & Ind Co	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ 49,911	0.01%
21318	Coregis Ins Co	525 West Van Buren, Suite 500	Chicago	IL	60607	312-821-4000	$ 48,547	0.01%
12262	C	380 Sentry Parkway	Blue Bell	PA	19422-0754	610-397-5000	$ 44,053	0.01%
24503	Blue Ridge Ins Co	One General Drive	Sun Prairie	WI	53596	608-837-4440	$ 40,963	0.01%
24694	Safeguard Ins Co	9300 Arrowpoint Blvd., P. O. Box 1000	Charlotte	NC	28201-1000	704-522-2000	$ 39,047	0.01%
10847	Cumis Ins Society Inc	5910 Mineral Point Road	Madison	WI	53705	608-238-5851	$ 34,348	0.01%
35696	Harleysville Preferred Ins Co	355 Maple Avenue	Harleysville	PA	19438-2297	215-256-5000	$ 31,874	0.01%
40827	Virginia Surety Co Inc	1000 Milwaukee Avenue	Glenview	IL	60025	847-953-1000	$ 30,320	0.01%
34266	Frontier Ins Co	195 Lake Louise Marie Road	Rock Hill	NY	12775-8000	845-796-2100-5069	$ 24,767	0.00%
41769	Athena Assur Co	385 Washington Street	St. Paul	MN	55102	651-310-7066	$ 23,436	0.00%

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance
Line of Business:
Other Commercial Auto Liability

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
24724	First Natl Ins Co Of Amer	Safeco Plaza	Seattle	WA	98185	206-545-5000	$ 22,745	0.00%
44784	Fairfield Ins Co	695 East Main Street	Stamford	CT	06901-2141	203-328-5000	$ 16,951	0.00%
22713	Insurance Co Of North Amer	1601 Chestnut Street	Philadelphia	PA	19103	215-640-2324	$ 16,162	0.00%
37257	Insurance Corp Of Hannover	1177 Avenue Of The Americas	New York	NY	10036	212-805-9700	$ 13,891	0.00%
24740	Safeco Ins Co Of Amer	Safeco Plaza	Seattle	WA	98185	206-545-5000	$ 12,811	0.00%
20699	Ace Prop & Cas Ins Co	1601 Chestnut Street	Philadelphia	PA	19103	215-640-1000-2324	$ 9,927	0.00%
38369	Northern Assur Co Of Amer	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 7,650	0.00%
37893	Ulico Cas Co	111 Massachusetts Avenue, N.W.	Washington	DC	20001	202-682-0900	$ 6,744	0.00%
20346	Pacific Ind Co	15 Mountain View Road, P.O. Box 1615	Warren	NJ	07061-1615	908-903-2000	$ 5,637	0.00%
23620	Burlington Ins Co	238 International Road	Burlington	NC	27215	336-586-2500	$ 2,939	0.00%
28932	Markel American Ins Co	4600 Cox Road	Glen Allen	VA	23060	804-527-2700	$ 2,612	0.00%
20532	Clarendon Natl Ins Co	1177 Avenue Of The Americas	New York	NY	10036	212-805-9700	$ 2,599	0.00%
21105	North River Ins Co	305 Madison Avenue	Morristown	NJ	07960	973-490-6600	$ 2,192	0.00%
11991	National Cas Co	8877 N. Gainey Center Drive	Scottsdale	AZ	85258-2108	480-365-4000	$ 1,716	0.00%
25534	Tig Ins Co	5205 N. O'Connor Blvd.	Irving	TX	75039	972-831-5000	$ 1,534	0.00%
26832	Great American Alliance Ins Co	580 Walnut Street	Cincinnati	OH	45202	513-369-5000	$ 1,221	0.00%
24902	Security Ins Co Of Hartford	9300 Arrowpoint Blvd. Po Box 1000	Charlotte	NC	28201-1000	704-522-2000	$ 1,105	0.00%
16187	Axa Re Prop & Cas Ins Co	17 State Street	New York	NY	10004-1501	212-493-9300	$ 935	0.00%
43575	Indemnity Ins Co Of North Amer	1601 Chestnut Street	Philadelphia	PA	19103	215-640-2324	$ 868	0.00%
29874	North American Specialty Ins Co	650 Elm Street	Manchester	NH	03101	603-644-6600	$ 693	0.00%
26522	Mount Vernon Fire Ins Co	190 South Warner Road, P.O. Box 6700	Wayne	PA	19087-2191	610-688-2535	$ 572	0.00%
21849	American Automobile Ins Co	777 San Marin Drive	Novato	CA	94998	415-899-2000	$ 7	0.00%
17000	Arbella Mut Ins Co	1100 Crown Colony Drive	Quincy	MA	02269-9103	617-328-2936	$ (120)	0.00%
14990	Pennsylvania Ntl Mut Cas Ins Co	Two North Second Street	Harrisburg	PA	17101	717-234-4941	$ (554)	0.00%
23787	Nationwide Mut Ins Co	One Nationwide Plaza	Columbus	OH	43215-2220	614-249-7111	$ (583)	0.00%
20702	Ace Fire Underwriters Ins Co	1601 Chestnut Street	Philadelphia	PA	19103	215-640-1000-2324	$ (1,032)	0.00%
22977	Lumbermens Mut Cas Co	1 Kemper Drive	Long Grove	IL	60049-0001	847-320-2000	$ (1,055)	0.00%
23795	American Intl Pacific Ins	70 Pine Street	New York	NY	10270	212-770-7000	$ (1,122)	0.00%
23809	Granite State Ins Co	70 Pine Street	New York	NY	10270	212-770-7000	$ (2,364)	0.00%
22837	Interstate Ind Co	33 West Monroe Street	Chicago	IL	60603	312-346-6400	$ (2,506)	0.00%
21865	Associated Ind Corp	777 San Marin Drive	Novato	CA	94998	415-899-2000	$ (3,361)	0.00%
21962	Pennsylvania General Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ (4,588)	0.00%
42404	Liberty Ins Corp	175 Berkeley Street	Boston	MA	02117	617-357-9500	$ (5,445)	0.00%
13943	Fitchburg Mut Ins Co	222 Ames Street	Dedham	MA	02026-1850	781-326-4010	$ (11,743)	0.00%

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance
Line of Business:
Other Commercial Auto Liability

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
19038	Travelers Cas & Surety Co	One Tower Square	Hartford	CT	06183	860-277-0111	$ (20,761)	0.00%
23434	Middlesex Ins Co	1800 North Point Drive	Stevens Point	WI	54481-8020	715-346-6000	$ (21,374)	0.00%
21130	Seaco Ins Co	One Speen Street	Framingham	MA	01701-9165	508-620-9575-4617	$ (47,507)	-0.01%
23841	New Hampshire Ins Co	70 Pine Street	New York	NY	10270	212-770-7000	$ (668,338)	-0.12%
							$ 561,381,052	

MASSACHUSETTS DIRECT WRITTEN PREMIUM LINE OF BUSINESS: COMMERCIAL MULTIPLE PERIL/LIABILITY

Division Of Insurance
Line of Business:
Commercial Multiple Peril (Liability Portion)

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
25682	Travelers Ind Co Of Ct	One Tower Square	Hartford	CT	06183	860-277-0111	$ 17,216,940	4.85%
25615	Charter Oak Fire Ins Co	One Tower Square	Hartford	CT	06183	860-277-0111	$ 15,822,525	4.45%
20621	Onebeacon America Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 13,899,485	3.91%
25674	Travelers Ind Co Of Il	One Tower Square	Hartford	CT	06183-1190	860-277-0111	$ 13,525,025	3.81%
26182	Harleysville Worcester Ins Co	120 Front Street, Suite 400	Worcester	MA	01608-1408	508-751-8100	$ 12,934,485	3.64%
18058	Philadelphia Ind Ins Co	One Bala Plaza, Suite 100	Bala Cynwyd	PA	19004	610-617-7900	$ 12,721,333	3.58%
20281	Federal Ins Co	15 Mountain View Road, P. O. Box 1615	Warren	NJ	07061-1615	908-903-2000	$ 11,030,082	3.10%
22306	Massachusetts Bay Ins Co	440 Lincoln Street	Worcester	MA	01605	508-853-7200-4476	$ 9,713,577	2.73%
14788	Natl Grange Mut Ins Co	55 West Street	Keene	NH	03431	603-352-4000	$ 9,170,414	2.58%
22292	Hanover Ins Co	440 Lincoln Street	Worcester	MA	01605	508-853-7200-4476	$ 8,655,645	2.44%
19682	Hartford Fire In Co	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ 8,510,750	2.40%
25658	Travelers Ind Co	One Tower Square	Hartford	CT	06183	860-277-0111	$ 8,213,748	2.31%
21121	Westchester Fire Ins Co	1601 Chestnut Street	Philadelphia	PA	19103	215-640-2324	$ 7,288,198	2.05%
26018	Vermont Mut Ins Co	89 State Street	Montpelier	VT	05601	802-223-2341	$ 6,865,285	1.93%
20486	Transcontinental Ins Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 6,861,836	1.93%
15067	Quincy Mut Fire Ins Co	57 Washington Street	Quincy	MA	2169	617-770-5100	$ 6,661,048	1.87%
20427	American Cas Co Of Reading Pa	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 6,559,512	1.85%
34754	Commerce Ins Co	211 Main Street	Webster	MA	01570-0758	508-943-9000	$ 6,305,645	1.77%
20443	Continental Cas Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 5,526,022	1.56%
19798	Merrimack Mut Fire Ins Co	95 Old River Road	Andover	MA	01810-1078	978-475-3300	$ 5,488,663	1.54%
31325	Acadia Ins Co	One Acadia Commons	Westbrook	ME	04092	207-772-4300-1604	$ 5,369,780	1.51%
21970	Onebeacon Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 5,332,473	1.50%
25666	Travelers Ind Co Of Amer	One Tower Square	Hartford	CT	06183	860-277-0111	$ 5,084,886	1.43%
22977	Lumbermens Mut Cas Co	1 Kemper Drive	Long Grove	IL	60049-0001	847-320-2000	$ 4,733,120	1.33%
15059	Public Service Mut Ins Co	One Park Avenue	New York	NY	10016-5802	212-591-9500	$ 4,145,068	1.17%
25976	Utica Mut Ins Co	180 Genesee Street	New Hartford	NY	13413	315-734-2000	$ 3,827,099	1.08%
20494	Transportation Ins Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 3,542,988	1.00%
20508	Valley Forge Ins Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 3,536,155	1.00%
10205	Mountain Valley Ind Co	95 Route 17 South	Paramus	NJ	07653-0931	201-291-2000	$ 3,421,776	0.96%
19895	Atlantic Mut Ins Co	140 Broadway	New York	NY	10005-1101	212-943-1800	$ 3,382,062	0.95%
19356	Maryland Cas Co	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 3,380,172	0.95%
34207	Westport Ins Corp	5200 Metcalf Avenue	Overland Park	KS	66202-1391	913-676-5270	$ 3,154,646	0.89%
20397	Vigilant Ins Co	55 Water Street	New York	NY	10041	212-612-4000	$ 3,086,085	0.87%
23965	Norfolk & Dedham Mut Fire Ins Co	222 Ames Street	Dedham	MA	02026-1850	781-326-4010	$ 3,037,256	0.85%

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance
Line of Business:
Commercial Multiple Peril (Liability Portion)

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
41360	Arbella Protection Ins Co	1100 Crown Colony Drive	Quincy	MA	02269-9103	617-328-2936	$ 3,035,701	0.85%
20613	American Employers Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 3,010,118	0.85%
14192	Hingham Mut Fire Ins Co	230 Beal Street	Hingham	MA	02043	781-749-0841-122	$ 2,591,452	0.73%
23043	Liberty Mut Ins Co	175 Berkeley Street	Boston	MA	02117	617-357-9500	$ 2,477,442	0.70%
24074	Ohio Cas Ins Co	9450 Seward Road	Fairfield	OH	45014	513-603-2400	$ 2,439,922	0.69%
34100	Masswest Ins Co Inc	123 Interstate Drive	West Springfield	MA	1089	413-733-7391	$ 2,414,258	0.68%
20648	Employers Fire Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 2,395,685	0.67%
24880	Fire & Cas Ins Co Of Ct	9300 Arrowpoint Blvd., Po Box 1000	Charlotte	NC	28201-1000	704-522-2000	$ 2,368,574	0.67%
24767	St Paul Fire & Marine Ins Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 2,269,635	0.64%
44393	West American Ins Co	9450 Seward Road	Fairfield	OH	45014	513-603-2400	$ 2,168,227	0.61%
23809	Granite State Ins Co	70 Pine Street	New York	NY	10270	212-770-7000	$ 2,154,008	0.61%
25984	Graphic Arts Mut Ins Co	180 Genesee Street	New Hartford	NY	13413	315-734-2000	$ 2,086,603	0.59%
25623	Phoenix Ins Co	One Tower Square	Hartford	CT	06183	860-277-0111	$ 2,073,637	0.58%
22918	American Motorists Ins Co	1 Kemper Drive	Long Grove	IL	60049-0001	847-320-2000	$ 2,066,746	0.58%
24295	Providence Washington Ins Co	One Providence Washington	Providence	RI	02903	401-453-7000	$ 1,957,131	0.55%
21857	American Ins Co	777 San Marin Drive	Novato	CA	94998	415-899-2000	$ 1,935,663	0.54%
24589	American & Foreign Ins Co	9300 Arrowpoint Blvd., P. O. Box 1000	Charlotte	NC	28201-1000	704-522-2000	$ 1,929,983	0.54%
14206	Holyoke Mut Ins Co In Salem	Holyoke Square	Salem	MA	01970-6506	978-744-6123	$ 1,888,034	0.53%
39217	Qbe Ins Corp	Wall Street Plaza: 88 Pine St.16Th Floor	New York	NY	10005	212-422-9888	$ 1,861,658	0.52%
20303	Great Northern Ins Co	15 Mountain View Road, P.O. Box 1615	Warren	NJ	07061-1615	908-903-2000	$ 1,775,806	0.50%
20230	Central Mut Ins Co	800 South Washington Street	Van Wert	OH	45891	419-238-5551-2437	$ 1,768,694	0.50%
15024	Preferred Mut Ins Co	One Preferred Way	New Berlin	NY	13411-1896	607-847-6161	$ 1,755,313	0.49%
19372	Northern Ins Co Of Ny	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 1,719,649	0.48%
22217	Gulf Ins Co	4600 Fuller Drive	Irving	TX	75038-6506	972-650-2800	$ 1,615,673	0.45%
21784	Firemens Ins Co Of Washington Dc	6802 Paragon Place, Suite 300	Richmond	VA	23230	804-285-2700	$ 1,597,405	0.45%
14923	Patrons Mut Ins Co Of Ct	769 Hebron Avenue	Glastonbury	CT	06033	860-633-4678	$ 1,538,545	0.43%
24198	Peerless Ins Co	62 Maple Avenue	Keene	NH	03431	603-352-3221	$ 1,511,630	0.43%
29424	Hartford Cas Ins Co	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ 1,471,021	0.41%
19771	Cambridge Mut Fire Ins Co	95 Old River Road	Andover	MA	01810-1078	978-475-3300	$ 1,440,342	0.41%
15040	Providence Mut Fire Ins Co	340 East Avenue	Warwick	RI	02886-1802	401-827-1800	$ 1,427,133	0.40%
25992	Northern Security Ins Co Inc	89 State Street	Montpelier	VT	05602	802-223-2341	$ 1,380,969	0.39%
29459	Twin City Fire Ins Co Co	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ 1,343,768	0.38%
14486	Ins Co	62 Maple Avenue	Keene	NH	03431	603-352-3221	$ 1,313,589	0.37%
14826	New London Cty Mut Ins Co	101 High Street	Norwich	CT	06360-0040	860-887-3553	$ 1,304,562	0.37%

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance
Line of Business:
Commercial Multiple Peril (Liability Portion)

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
20478	National Fire Ins Co Of Hartford	55 Capital Blvd	Rocky Hill	CT	06067	312-822-5000	$ 1,267,828	0.36%
13803	Farm Family Cas Ins Co	344 Route 9W	Glenmont	NY	12077	518-431-5000	$ 1,215,212	0.34%
25887	Us Fidelity & Guaranty Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 1,185,546	0.33%
24678	Royal Ind Co	9300 Arrowpoint Blvd., P. O. Box 1000	Charlotte	NC	28201-1000	704-522-2000	$ 1,174,000	0.33%
39454	Safety Ins Co	20 Custom House Street	Boston	MA	02110	617-951-0600	$ 1,115,528	0.31%
26980	Royal Ins Co Of Amer	3144	Naperville	IL	60566	630-577-9200	$ 1,065,238	0.30%
38970	Markel Ins Co	4600 Cox Road	Glen Allen	VA	23060	800-431-1270	$ 1,016,034	0.29%
20222	All Amer Ins Co	800 South Washington Street	Van Wert	OH	45891	419-238-5551-2437	$ 965,569	0.27%
20346	Pacific Ind Co	15 Mountain View Road, P.O. Box 1615	Warren	NJ	07061-1615	908-903-2000	$ 949,565	0.27%
23329	Merchants Mut Ins Co	250 Main Street	Buffalo	NY	14240-0903	716-849-3333	$ 939,175	0.26%
19305	Assurance Co Of Amer	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 859,706	0.24%
25860	Union Mut Fire Ins Co	139 State Street	Montpelier	VT	05602-0000	802-223-5261	$ 856,201	0.24%
19690	American Economy Ins Co	Safeco Plaza	Seattle	WA	98185	206-545-5000	$ 850,536	0.24%
31534	Citizens Ins Co Of Amer	645 W. Grand River Avenue	Howell	MI	48843	517-546-2160	$ 836,173	0.24%
22667	Ace American Ins Co	1601 Chestnut Street	Philadelphia	PA	19101-1484	215-640-1000-2324	$ 826,732	0.23%
35696	Harleysville Preferred Ins Co	355 Maple Avenue	Harleysville	PA	19438-2297	215-256-5000	$ 814,060	0.23%
12866	T.H.E. Ins Co	10451 Gulf Blvd	Treasure Island	FL	33706	727-367-6900	$ 807,610	0.23%
26344	Great American Assur Co	580 Walnut Street	Cincinnati	OH	45202	513-369-5000	$ 787,001	0.22%
24325	York Ins Co	One Providence Washington Plz	Providence	RI	02903	401-453-7000	$ 784,819	0.22%
23337	Merchants Ins Co Of Nh Inc	250 Main Street	Buffalo	NY	14240-0903	716-849-3333	$ 779,394	0.22%
11150	Arch Ins Co	One Liberty Plaza, 53Rd Floor	New York	NY	10006	212-651-6500	$ 779,361	0.22%
30104	Hartford Underwriters Ins Co	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ 754,911	0.21%
12475	Republic-Franklin Ins Co	180 Genesee Street	New Hartford	NY	13413	315-734-2000	$ 738,428	0.21%
39306	Fidelity & Deposit Co Of Md	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 728,855	0.21%
19704	American States Ins Co	Safeco Plaza	Seattle	WA	98185	206-545-5000	$ 725,737	0.20%
22195	Insurance Co Of Greater Ny	200 Madison Avenue	New York	NY	10016-3903	212-683-9700	$ 716,843	0.20%
14931	Pawtucket Mut Ins Co	25 Maple Street	Pawtucket	RI	02860-2104	401-725-5600	$ 691,872	0.19%
22136	Great American Ins Co Of Ny	580 Walnut Street	Cincinnati	OH	45202	513-369-5000	$ 679,565	0.19%
13943	Fitchburg Mut Ins Co	222 Ames Street	Dedham	MA	02026-1850	781-326-4010	$ 648,212	0.18%
19909	Centennial Ins Co	140 Broadway	New York	NY	10005-1101	212-943-1800	$ 640,586	0.18%
21881	National Surety Corp	33 West Monroe	Chicago	IL	60603	312-346-6400	$ 614,807	0.17%
23175	Phenix Mut Fire Ins Co	42 Pleasant Street	Concord	NH	03302-0900	603-225-2773	$ 611,698	0.17%
14982	Penn Millers Ins Co	72 North Franklin Street	Wilkes-Barre	PA	18701-1301	570-822-8111	$ 584,716	0.16%
21849	American Automobile Ins Co	777 San Marin Drive	Novato	CA	94998	415-899-2000	$ 581,851	0.16%

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance
Line of Business:
Commercial Multiple Peril (Liability Portion)

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
20524	Specialty Natl Ins Co	1 Kemper Drive	Long Grove	IL	60049-0001	847-320-2000	$ 563,200	0.16%
21318	Coregis Ins Co	525 West Van Buren, Suite 500	Chicago	IL	60607	312-821-4000	$ 538,809	0.15%
13978	Florists Mut Ins Co	#1 Horticultural Lane	Edwardsville	IL	62025	618-656-4240	$ 532,761	0.15%
10936	Seneca Ins Co Inc	160 Water Street	New York	NY	10038-4922	212-344-3000	$ 519,143	0.15%
38369	Northern Assur Co Of Amer	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 503,624	0.14%
30562	Co	1 Kemper Drive	Long Grove	IL	60049-0001	847-320-2000	$ 489,536	0.14%
24066	American Fire & Cas Co	9450 Seward Road	Fairfield	OH	45014	513-603-2400	$ 458,201	0.13%
22187	Greater Ny Mut Ins Co	200 Madison Avenue	New York	NY	10016-3903	212-683-9700	$ 423,821	0.12%
21865	Associated Ind Corp	777 San Marin Drive	Novato	CA	94998	415-899-2000	$ 401,662	0.11%
16535	Zurich American Ins Co	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 390,326	0.11%
18767	Church Mut Ins Co	3000 Schuster Lane	Merrill	WI	54452	715-536-5577	$ 371,081	0.10%
10847	Cumis Ins Society Inc	5910 Mineral Point Road	Madison	WI	53705	608-238-5851	$ 353,769	0.10%
25879	Underwriters	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 325,688	0.09%
21105	North River Ins Co	305 Madison Avenue	Morristown	NJ	07960	973-490-6600	$ 323,211	0.09%
26069	Wausau Business Ins Co	2000 Westwood Drive	Wausau	WI	54401	715-845-5211	$ 322,355	0.09%
24171	Netherlands Ins Co The	62 Maple Avenue	Keene	NH	03431	603-352-3221	$ 293,962	0.08%
25534	Tig Ins Co	5205 N. O'Connor Blvd.	Irving	TX	75039	972-831-5000	$ 290,071	0.08%
11045	Excelsior Ins Co	62 Maple Avenue	Keene	NH	03431	603-352-3221	$ 289,103	0.08%
23795	American Intl Pacific Ins	70 Pine Street	New York	NY	10270	212-770-7000	$ 282,273	0.08%
21458	Employers Ins Of Wausau	2000 Westwood Drive	Wausau	WI	54401	715-845-5211	$ 273,838	0.08%
24503	Blue Ridge Ins Co	One General Drive	Sun Prairie	WI	53596	608-837-4440	$ 269,677	0.08%
21873	Firemans Fund Ins Co	777 San Marin Drive	Novato	CA	94998	415-899-2000	$ 266,459	0.07%
15032	Guideone Mut Ins Co	1111 Ashworth Road	West Des Moines	IA	50265-3538	515-267-5000	$ 247,664	0.07%
26042	Wausau Underwriters Ins Co	2000 Westwood Drive	Wausau	WI	54401	715-845-5211	$ 242,773	0.07%
21962	Pennsylvania General Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 237,576	0.07%
19720	American Alt Ins Corp	555 College Road East - P.O. Box 5241	Princeton	NJ	08543	609-243-4200	$ 230,618	0.06%
25852	New England Guaranty Ins Co Inc	139 State Street	Montpelier	VT	05602-0000	802-223-5261	$ 230,235	0.06%
37052	Regis Ins Co	899 Cassatt Road	Berwyn	PA	19312	610-647-1280	$ 227,126	0.06%
35386	Fidelity & Guaranty Ins Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 226,218	0.06%
21113	United States Fire Ins Co	305 Madison Avenue	Morristown	NJ	07960	973-490-6600	$ 214,927	0.06%
23035	Liberty Mut Fire Ins Co	175 Berkeley Street	Boston	MA	02117	617-357-9500	$ 203,816	0.06%
16691	Great American Ins Co	580 Walnut Street	Cincinnati	OH	45202	513-369-5000	$ 166,893	0.05%
10669	Church Ins Co	445 Fifth Avenue	New York	NY	10016-0109	212-592-1800	$ 154,175	0.04%
14532	Middlesex Mut Assur Co	213 Court Street	Middletown	CT	06457-0891	860-347-4621	$ 153,690	0.04%

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance
Line of Business:
Commercial Multiple Peril (Liability Portion)

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
24740	Safeco Ins Co Of Amer	Safeco Plaza	Seattle	WA	98185	206-545-5000	$ 145,911	0.04%
13706	Dorchester Mut Fire Ins Co	222 Ames Street	Dedham	MA	02026-1850	781-326-4010	$ 143,658	0.04%
26832	Great American Alliance Ins Co	580 Walnut Street	Cincinnati	OH	45202	513-369-5000	$ 138,578	0.04%
26921	Everest Reins Co	477 Martinsville Road	Liberty Corner	NJ	07938-0830	908-604-3000	$ 138,319	0.04%
14354	Jewelers Mut Ins Co	24 Jewelers Park Drive	Neenah	WI	54956-3703	920-725-4326	$ 126,339	0.04%
24732	General Ins Co Of Amer	Safeco Plaza	Seattle	WA	98185	206-545-5000	$ 125,592	0.04%
12262	Ins C	380 Sentry Parkway	Blue Bell	PA	19422-0754	610-397-5000	$ 124,294	0.03%
25518	Tig Premier Ins Co	5205 N. O'Connor Blvd.	Irving	TX	75039	972-831-5000	$ 118,960	0.03%
22357	Hartford Accid & Ind Co	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ 105,259	0.03%
24988	Sentry Ins A Mut Co	1800 North Point Drive	Stevens Point	WI	54481-8020	715-346-6000	$ 104,232	0.03%
39659	Eastern Cas Ins Co	325 Donald J. Lynch Boulevard	Marlborough	MA	1752	508-303-1000	$ 103,592	0.03%
24600	Globe Ind Co	9300 Arrowpoint Blvd., P. O. Box 1000	Charlotte	NC	28201-1000	704-522-2000	$ 102,108	0.03%
20362	Mitsui Sumitomo Ins Co Of Amer	4602	Warren	NJ	07059-4602	908-604-2900	$ 99,252	0.03%
21415	Employers Mut Cas Co	717 Mulberry Street	Des Moines	IA	50309-3872	515-280-2511	$ 98,545	0.03%
24902	Security Ins Co Of Hartford	9300 Arrowpoint Blvd. Po Box 1000	Charlotte	NC	28201-1000	704-522-2000	$ 95,513	0.03%
13331	American Hardware Mut Ins Co	471 East Broad Street	Columbus	OH	43215	614-225-8211	$ 91,187	0.03%
11991	National Cas Co	8877 N. Gainey Center Drive	Scottsdale	AZ	85258-2108	480-365-4000	$ 84,949	0.02%
13714	Pharmacists Mut Ins Co	808 Highway 18 West	Algona	IA	50511	515-295-2461	$ 72,282	0.02%
42404	Liberty Ins Corp	175 Berkeley Street	Boston	MA	02117	617-357-9500	$ 68,887	0.02%
18910	American Protection Ins Co	1 Kemper Drive	Long Grove	IL	60049-0001	847-320-2000	$ 65,439	0.02%
13935	Federated Mut Ins Co	121 East Park Square	Owatonna	MN	55060	507-455-5200	$ 64,952	0.02%
42048	Diamond State Ins Co	Three Bala Plaza E Ste 300	Bala Cynwyd	PA	19004	610-664-1500	$ 59,588	0.02%
24694	Safeguard Ins Co	9300 Arrowpoint Blvd., P. O. Box 1000	Charlotte	NC	28201-1000	704-522-2000	$ 49,093	0.01%
36463	Discover Prop & Cas Ins Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 42,418	0.01%
24724	First Natl Ins Co Of Amer	Safeco Plaza	Seattle	WA	98185	206-545-5000	$ 39,502	0.01%
12904	Br	230 Park Avenue	New York	NY	10169-0005	212-297-6600	$ 33,793	0.01%
13056	Rli Ins Co	9025 N. Lindbergh Drive	Peoria	IL	61615	309-692-1000	$ 27,466	0.01%
15679	National Fire & Ind Exch	4233 Sulphur	St. Louis	MO	63109-1518	314-832-1118-319	$ 24,503	0.01%
37478	Hartford Ins Co Of The Midwest	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ 24,334	0.01%
25496	Tig Ind Co	5205 N. O'Connor Blvd.	Irving	TX	75039	972-831-5000	$ 23,911	0.01%
15105	Safety Natl Cas Corp	2043 Woodland Parkway, Suite 200	St. Louis	MO	63146	314-995-5300	$ 16,950	0.00%
33618	Safety Ind Ins Co	20 Custom House Street	Boston	MA	02110	617-951-0600	$ 16,289	0.00%
11126	Sompo Japan Ins Co Of Amer	Two World Financial Center, 43Rd Floor	New York	NY	10281-1058	212-416-1200	$ 15,940	0.00%
34266	Frontier Ins Co	195 Lake Louise Marie Road	Rock Hill	NY	12775-8000	845-796-2100-5069	$ 15,105	0.00%

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance
Line of Business:
Commercial Multiple Peril (Liability Portion)

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
44784	Fairfield Ins Co	695 East Main Street	Stamford	CT	06901-2141	203-328-5000	$ 14,813	0.00%
31089	Republic Western Ins Co	2721 North Central Avenue	Phoenix	AZ	85004-1163	602-263-6755	$ 14,175	0.00%
37257	Insurance Corp Of Hannover	1177 Avenue Of The Americas	New York	NY	10036	212-805-9700	$ 14,031	0.00%
24872	Connecticut Ind Co	9300 Arrowpoint Blvd. Po Box 1000	Charlotte	NC	28201-1000	704-522-2000	$ 13,125	0.00%
37893	Ulico Cas Co	111 Massachusetts Avenue, N.W.	Washington	DC	20001	202-682-0900	$ 12,544	0.00%
22322	Greenwich Ins Co	Seaview House, 70 Seaview Avenue	Stamford	CT	06902-6040	203-964-5200	$ 11,450	0.00%
23396	Amerisure Mut Ins Co	26777 Halsted Road	Farmington Hills	MI	48331-3586	248-615-9000	$ 9,719	0.00%
23973	West Newbury Mut Fire Ins Co	222 Ames Street	Dedham	MA	02026-1850	781-326-4010	$ 7,937	0.00%
10677	Cincinnati Ins Co	6200 South Gilmore Road	Fairfield	OH	45014-5141	513-870-2000	$ 6,710	0.00%
23620	Burlington Ins Co	238 International Road	Burlington	NC	27215	336-586-2500	$ 6,590	0.00%
24414	General Cas Co Of Wi	One General Drive	Sun Prairie	WI	53596-0001	608-837-4440	$ 6,547	0.00%
20532	Clarendon Natl Ins Co	1177 Avenue Of The Americas	New York	NY	10036	212-805-9700	$ 5,990	0.00%
25143	State Farm Fire And Cas Co	One State Farm Plaza	Bloomington	IL	61710	309-766-2311	$ 5,009	0.00%
22713	Insurance Co Of North Amer	1601 Chestnut Street	Philadelphia	PA	19103	215-640-2324	$ 4,943	0.00%
20095	Bituminous Cas Corp	320 - 18Th Street	Rock Island	IL	61201	309-786-5401	$ 3,546	0.00%
24031	Northland Cas Co	1295 Northland Drive	Mendota Heights	MN	55120-1146	651-688-4100	$ 2,286	0.00%
24449	Regent Ins Co	One General Drive	Sun Prairie	WI	53596-0001	608-837-4440	$ 2,222	0.00%
19445	National Union Fire Ins Co Of Pitts	70 Pine Street	New York	NY	10270	212-770-7000	$ 2,132	0.00%
38237	American Country Ins Co	500 West Madison Street Suite 600	Chicago	IL	60661	312-373-7100	$ 1,793	0.00%
21326	Empire Fire & Marine Ins Co	13810 Fnb Parkway	Omaha	NE	68154-5202	402-963-5000	$ 1,161	0.00%
28932	Markel American Ins Co	4600 Cox Road	Glen Allen	VA	23060	804-527-2700	$ 739	0.00%
33588	First Liberty Ins Corp	175 Berkeley Street	Boston	MA	02117	617-357-9500	$ 643	0.00%
40177	Paramount Ins Co	One Park Avenue	New York	NY	10016-5802	212-591-9500	$ 606	0.00%
20702	Ace Fire Underwriters Ins Co	1601 Chestnut Street	Philadelphia	PA	19103	215-640-1000-2324	$ 524	0.00%
20699	Ace Prop & Cas Ins Co	1601 Chestnut Street	Philadelphia	PA	19103	215-640-1000-2324	$ 503	0.00%
23779	Nationwide Mut Fire Ins Co	One Nationwide Plaza	Columbus	OH	43215-2220	614-249-7111	$ 429	0.00%
19488	Amerisure Ins Co	26777 Halsted Road	Farmington Hills	MI	48331-3586	248-615-9000	$ 300	0.00%
14990	Pennsylvania Ntl Mut Cas Ins Co	Two North Second Street	Harrisburg	PA	17101	717-234-4941	$ 298	0.00%
23787	Nationwide Mut Ins Co	One Nationwide Plaza	Columbus	OH	43215-2220	614-249-7111	$ 212	0.00%
23442	Patriot General Ins Co	1800 North Point Drive	Stevens Point	WI	54481	715-346-6000	$ 159	0.00%
27154	Atlantic Specialty Ins Co	140 Broadway	New York	NY	10005-1101	212-943-1800	$ 93	0.00%
37877	Nationwide Prop & Cas Ins Co	One Nationwide Plaza	Columbus	OH	43215-2220	614-249-7111	$ 62	0.00%
40436	Stratford Ins Co	400 Parson'S Pond Drive	Franklin Lakes	NJ	07417-2600	201-847-8600	$ 60	0.00%
22489	Highlands Ins Co	275 Phillips Boulevard	Trenton	NJ	08618-1426	609-896-1921	$ 25	0.00%

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance
Line of Business:
Commercial Multiple Peril (Liability Portion)

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
37273	Firemans Fund Ins Co Of Wi	125 N. Executive Drive, Suite 209	Brookfield	WI	53005	262-784-3500	$ (3)	0.00%
24775	St Paul Guardian Ins Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ (19)	0.00%
26247	American Guarantee & Liability Ins	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ (35)	0.00%
23469	American Modern Home Ins Co	7000 Midland Blvd.	Amelia	OH	45102-2607	800-543-2644-5289	$ (36)	0.00%
37303	Redland Ins Co	1177 Avenue Of The Americas	New York	NY	10036	212-805-9700	$ (48)	0.00%
21130	Seaco Ins Co	One Speen Street	Framingham	MA	01701-9165	508-620-9575-4617	$ (286)	0.00%
34690	Property & Cas Ins Co Of Hartford	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ (4,007)	0.00%
18279	Bankers Standard Ins Co	1601 Chestnut Street	Philadelphia	PA	19103	215-640-1000-2324	$ (6,706)	0.00%
23841	New Hampshire Ins Co	70 Pine Street	New York	NY	10270	212-770-7000	$ (1,154,055)	-0.32%
							$ 355,296,931	

MASSACHUSETTS DIRECT WRITTEN PREMIUM LINE OF BUSINESS: COMMERCIAL MULTIPLE PERIL/NON-LIABILITY

Division Of Insurance
Line of Business:
Commercial Multiple Peril (Non Liability Portion)

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
20281	Federal Ins Co	15 Mountain View Road, P. O. Box 1615	Warren	NJ	07061-1615	908-903-2000	$ 27,997,829	5.54%
19682	Hartford Fire In Co	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ 18,041,877	3.57%
24767	St Paul Fire & Marine Ins Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 17,316,809	3.43%
19356	Maryland Cas Co	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 17,040,244	3.37%
25674	Travelers Ind Co Of Il	One Tower Square	Hartford	CT	06183-1190	860-277-0111	$ 17,028,603	3.37%
25615	Charter Oak Fire Ins Co	One Tower Square	Hartford	CT	06183	860-277-0111	$ 15,700,145	3.11%
31325	Acadia Ins Co	One Acadia Commons	Westbrook	ME	04092	207-772-4300-1604	$ 15,408,427	3.05%
25682	Travelers Ind Co Of Ct	One Tower Square	Hartford	CT	06183	860-277-0111	$ 15,252,843	3.02%
26018	Vermont Mut Ins Co	89 State Street	Montpelier	VT	05601	802-223-2341	$ 14,127,772	2.80%
20621	Onebeacon America Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 13,722,148	2.72%
15067	Quincy Mut Fire Ins Co	57 Washington Street	Quincy	MA	2169	617-770-5100	$ 12,223,880	2.42%
26182	Harleysville Worcester Ins Co	120 Front Street, Suite 400	Worcester	MA	01608-1408	508-751-8100	$ 12,182,572	2.41%
22306	Massachusetts Bay Ins Co	440 Lincoln Street	Worcester	MA	01605	508-853-7200-4476	$ 11,651,386	2.31%
19798	Merrimack Mut Fire Ins Co	95 Old River Road	Andover	MA	01810-1078	978-475-3300	$ 10,302,185	2.04%
34754	Commerce Ins Co	211 Main Street	Webster	MA	01570-0758	508-943-9000	$ 9,502,454	1.88%
22292	Hanover Ins Co	440 Lincoln Street	Worcester	MA	01605	508-853-7200-4476	$ 9,495,942	1.88%
23035	Liberty Mut Fire Ins Co	175 Berkeley Street	Boston	MA	02117	617-357-9500	$ 7,515,120	1.49%
25658	Travelers Ind Co	One Tower Square	Hartford	CT	06183	860-277-0111	$ 7,404,239	1.47%
22667	Ace American Ins Co	1601 Chestnut Street	Philadelphia	PA	19101-1484	215-640-1000-2324	$ 7,107,495	1.41%
23965	Norfolk & Dedham Mut Fire Ins Co	222 Ames Street	Dedham	MA	02026-1850	781-326-4010	$ 6,866,052	1.36%
20397	Vigilant Ins Co	55 Water Street	New York	NY	10041	212-612-4000	$ 6,664,289	1.32%
22977	Lumbermens Mut Cas Co	1 Kemper Drive	Long Grove	IL	60049-0001	847-320-2000	$ 6,087,077	1.21%
18058	Philadelphia Ind Ins Co	One Bala Plaza, Suite 100	Bala Cynwyd	PA	19004	610-617-7900	$ 6,034,667	1.19%
21784	Firemens Ins Co Of Washington Dc	6802 Paragon Place, Suite 300	Richmond	VA	23230	804-285-2700	$ 5,825,610	1.15%
34207	Westport Ins Corp	5200 Metcalf Avenue	Overland Park	KS	66202-1391	913-676-5270	$ 5,741,400	1.14%
19305	Assurance Co Of Amer	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 5,710,826	1.13%
41360	Arbella Protection Ins Co	1100 Crown Colony Drive	Quincy	MA	02269-9103	617-328-2936	$ 5,637,731	1.12%
29424	Hartford Cas Ins Co	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ 5,339,621	1.06%
11452	Hartford Steam Boil Inspec & Ins Co	One State Street	Hartford	CT	06102-5024	860-722-1866	$ 5,319,906	1.05%
25666	Travelers Ind Co Of Amer	One Tower Square	Hartford	CT	06183	860-277-0111	$ 5,253,294	1.04%
15059	Public Service Mut Ins Co	One Park Avenue	New York	NY	10016-5802	212-591-9500	$ 5,108,626	1.01%
14788	Natl Grange Mut Ins Co	55 West Street	Keene	NH	03431	603-352-4000	$ 4,974,821	0.99%
21970	Onebeacon Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 4,836,442	0.96%
14826	New London Cty Mut Ins Co	101 High Street	Norwich	CT	06360-0040	860-887-3553	$ 4,708,386	0.93%

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance
Line of Business:
Commercial Multiple Peril (Non Liability Portion)

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
25992	Northern Security Ins Co Inc	89 State Street	Montpelier	VT	05602	802-223-2341	$ 4,538,612	0.90%
20486	Transcontinental Ins Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 4,235,937	0.84%
20648	Employers Fire Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 4,082,631	0.81%
21857	American Ins Co	777 San Marin Drive	Novato	CA	94998	415-899-2000	$ 4,013,745	0.79%
39217	Qbe Ins Corp	Wall Street Plaza: 88 Pine St.16Th Floor	New York	NY	10005	212-422-9888	$ 3,972,943	0.79%
20427	American Cas Co Of Reading Pa	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 3,945,484	0.78%
19895	Atlantic Mut Ins Co	140 Broadway	New York	NY	10005-1101	212-943-1800	$ 3,836,474	0.76%
25976	Utica Mut Ins Co	180 Genesee Street	New Hartford	NY	13413	315-734-2000	$ 3,544,608	0.70%
20508	Valley Forge Ins Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 3,499,632	0.69%
34100	Masswest Ins Co Inc	123 Interstate Drive	West Springfield	MA	1089	413-733-7391	$ 3,470,061	0.69%
22918	American Motorists Ins Co	1 Kemper Drive	Long Grove	IL	60049-0001	847-320-2000	$ 3,433,807	0.68%
14206	Holyoke Mut Ins Co In Salem	Holyoke Square	Salem	MA	01970-6506	978-744-6123	$ 3,373,588	0.67%
20443	Continental Cas Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 3,232,255	0.64%
20303	Great Northern Ins Co	15 Mountain View Road, P.O. Box 1615	Warren	NJ	07061-1615	908-903-2000	$ 3,040,465	0.60%
24589	American & Foreign Ins Co	9300 Arrowpoint Blvd., P. O. Box 1000	Charlotte	NC	28201-1000	704-522-2000	$ 2,883,515	0.57%
24678	Royal Ind Co	9300 Arrowpoint Blvd., P. O. Box 1000	Charlotte	NC	28201-1000	704-522-2000	$ 2,831,626	0.56%
20494	Transportation Ins Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 2,811,491	0.56%
19771	Cambridge Mut Fire Ins Co	95 Old River Road	Andover	MA	01810-1078	978-475-3300	$ 2,712,177	0.54%
21326	Empire Fire & Marine Ins Co	13810 Fnb Parkway	Omaha	NE	68154-5202	402-963-5000	$ 2,607,717	0.52%
21458	Employers Ins Of Wausau	2000 Westwood Drive	Wausau	WI	54401	715-845-5211	$ 2,591,962	0.51%
20230	Central Mut Ins Co	800 South Washington Street	Van Wert	OH	45891	419-238-5551-2437	$ 2,514,501	0.50%
20613	American Employers Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 2,416,938	0.48%
14192	Hingham Mut Fire Ins Co	230 Beal Street	Hingham	MA	02043	781-749-0841-122	$ 2,336,804	0.46%
25984	Graphic Arts Mut Ins Co	180 Genesee Street	New Hartford	NY	13413	315-734-2000	$ 2,206,233	0.44%
25623	Phoenix Ins Co	One Tower Square	Hartford	CT	06183	860-277-0111	$ 2,193,965	0.43%
15024	Preferred Mut Ins Co	One Preferred Way	New Berlin	NY	13411-1896	607-847-6161	$ 2,136,438	0.42%
22217	Gulf Ins Co	4600 Fuller Drive	Irving	TX	75038-6506	972-650-2800	$ 2,125,969	0.42%
20478	National Fire Ins Co Of Hartford	55 Capital Blvd	Rocky Hill	CT	06067	312-822-5000	$ 2,099,270	0.42%
24791	St Paul Mercury Ins Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 1,977,112	0.39%
14923	Patrons Mut Ins Co Of Ct	769 Hebron Avenue	Glastonbury	CT	06033	860-633-4678	$ 1,970,868	0.39%
21849	American Automobile Ins Co	777 San Marin Drive	Novato	CA	94998	415-899-2000	$ 1,970,483	0.39%
14486	Co	62 Maple Avenue	Keene	NH	03431	603-352-3221	$ 1,920,594	0.38%
39454	Safety Ins Co	20 Custom House Street	Boston	MA	02110	617-951-0600	$ 1,769,535	0.35%
20222	All Amer Ins Co	800 South Washington Street	Van Wert	OH	45891	419-238-5551-2437	$ 1,685,237	0.33%

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance
Line of Business:
Commercial Multiple Peril (Non Liability Portion)

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
24880	Fire & Cas Ins Co Of Ct	9300 Arrowpoint Blvd., Po Box 1000	Charlotte	NC	28201-1000	704-522-2000	$ 1,596,323	0.32%
14931	Pawtucket Mut Ins Co	25 Maple Street	Pawtucket	RI	02860-2104	401-725-5600	$ 1,590,019	0.31%
25860	Union Mut Fire Ins Co	139 State Street	Montpelier	VT	05602-0000	802-223-5261	$ 1,548,873	0.31%
21121	Westchester Fire Ins Co	1601 Chestnut Street	Philadelphia	PA	19103	215-640-2324	$ 1,512,519	0.30%
24295	Providence Washington Ins Co	One Providence Washington	Providence	RI	02903	401-453-7000	$ 1,505,451	0.30%
12475	Republic-Franklin Ins Co	180 Genesee Street	New Hartford	NY	13413	315-734-2000	$ 1,472,099	0.29%
20346	Pacific Ind Co	15 Mountain View Road, P.O. Box 1615	Warren	NJ	07061-1615	908-903-2000	$ 1,408,298	0.28%
14982	Penn Millers Ins Co	72 North Franklin Street	Wilkes-Barre	PA	18701-1301	570-822-8111	$ 1,364,337	0.27%
23809	Granite State Ins Co	70 Pine Street	New York	NY	10270	212-770-7000	$ 1,364,137	0.27%
10205	Mountain Valley Ind Co	95 Route 17 South	Paramus	NJ	07653-0931	201-291-2000	$ 1,327,356	0.26%
25887	Us Fidelity & Guaranty Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 1,308,873	0.26%
22195	Insurance Co Of Greater Ny	200 Madison Avenue	New York	NY	10016-3903	212-683-9700	$ 1,303,572	0.26%
26980	Royal Ins Co Of Amer	3144	Naperville	IL	60566	630-577-9200	$ 1,275,757	0.25%
15040	Providence Mut Fire Ins Co	340 East Avenue	Warwick	RI	02886-1802	401-827-1800	$ 1,270,537	0.25%
26344	Great American Assur Co	580 Walnut Street	Cincinnati	OH	45202	513-369-5000	$ 1,212,930	0.24%
13943	Fitchburg Mut Ins Co	222 Ames Street	Dedham	MA	02026-1850	781-326-4010	$ 1,203,822	0.24%
19690	American Economy Ins Co	Safeco Plaza	Seattle	WA	98185	206-545-5000	$ 1,203,220	0.24%
37478	Hartford Ins Co Of The Midwest	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ 1,181,050	0.23%
29459	Twin City Fire Ins Co Co	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ 1,178,760	0.23%
18767	Church Mut Ins Co	3000 Schuster Lane	Merrill	WI	54452	715-536-5577	$ 1,101,915	0.22%
21881	National Surety Corp	33 West Monroe	Chicago	IL	60603	312-346-6400	$ 1,049,181	0.21%
24198	Peerless Ins Co	62 Maple Avenue	Keene	NH	03431	603-352-3221	$ 1,040,432	0.21%
21318	Coregis Ins Co	525 West Van Buren, Suite 500	Chicago	IL	60607	312-821-4000	$ 1,033,909	0.20%
31534	Citizens Ins Co Of Amer	645 W. Grand River Avenue	Howell	MI	48843	517-546-2160	$ 1,023,487	0.20%
39306	Fidelity & Deposit Co Of Md	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 1,013,642	0.20%
19917	Liberty Ins Underwriters Inc	55 Water Street, 18Th Floor	New York	NY	10041	212-208-9522	$ 953,693	0.19%
44393	West American Ins Co	9450 Seward Road	Fairfield	OH	45014	513-603-2400	$ 952,591	0.19%
23043	Liberty Mut Ins Co	175 Berkeley Street	Boston	MA	02117	617-357-9500	$ 946,530	0.19%
23175	Phenix Mut Fire Ins Co	42 Pleasant Street	Concord	NH	03302-0900	603-225-2773	$ 943,776	0.19%
24600	Globe Ind Co	9300 Arrowpoint Blvd., P. O. Box 1000	Charlotte	NC	28201-1000	704-522-2000	$ 921,506	0.18%
24074	Ohio Cas Ins Co	9450 Seward Road	Fairfield	OH	45014	513-603-2400	$ 876,548	0.17%
21873	Firemans Fund Ins Co	777 San Marin Drive	Novato	CA	94998	415-899-2000	$ 870,602	0.17%
30104	Hartford Underwriters Ins Co	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ 851,164	0.17%
25879	Fidelity & Guaranty Ins Underwriters	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 849,021	0.17%

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance
Line of Business:
Commercial Multiple Peril (Non Liability Portion)

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
24503	Blue Ridge Ins Co	One General Drive	Sun Prairie	WI	53596	608-837-4440	$ 807,533	0.16%
13978	Florists Mut Ins Co	#1 Horticultural Lane	Edwardsville	IL	62025	618-656-4240	$ 802,634	0.16%
16535	Zurich American Ins Co	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 792,180	0.16%
22136	Great American Ins Co Of Ny	580 Walnut Street	Cincinnati	OH	45202	513-369-5000	$ 780,274	0.15%
13803	Farm Family Cas Ins Co	344 Route 9W	Glenmont	NY	12077	518-431-5000	$ 743,959	0.15%
10669	Church Ins Co	445 Fifth Avenue	New York	NY	10016-0109	212-592-1800	$ 725,455	0.14%
13331	American Hardware Mut Ins Co	471 East Broad Street	Columbus	OH	43215	614-225-8211	$ 695,645	0.14%
30562	American Manufacturers Mut Ins Co	1 Kemper Drive	Long Grove	IL	60049-0001	847-320-2000	$ 676,588	0.13%
19372	Northern Ins Co Of Ny	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 630,738	0.12%
15032	Guideone Mut Ins Co	1111 Ashworth Road	West Des Moines	IA	50265-3538	515-267-5000	$ 622,512	0.12%
23841	New Hampshire Ins Co	70 Pine Street	New York	NY	10270	212-770-7000	$ 578,445	0.11%
10847	Cumis Ins Society Inc	5910 Mineral Point Road	Madison	WI	53705	608-238-5851	$ 547,466	0.11%
26832	Great American Alliance Ins Co	580 Walnut Street	Cincinnati	OH	45202	513-369-5000	$ 540,799	0.11%
19380	American Home Assur Co	70 Pine Street	New York	NY	10270	212-770-7000	$ 523,758	0.10%
22187	Greater Ny Mut Ins Co	200 Madison Avenue	New York	NY	10016-3903	212-683-9700	$ 516,663	0.10%
19909	Centennial Ins Co	140 Broadway	New York	NY	10005-1101	212-943-1800	$ 514,455	0.10%
38970	Markel Ins Co	4600 Cox Road	Glen Allen	VA	23060	800-431-1270	$ 487,592	0.10%
38369	Northern Assur Co Of Amer	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 479,030	0.09%
26069	Wausau Business Ins Co	2000 Westwood Drive	Wausau	WI	54401	715-845-5211	$ 440,136	0.09%
25852	New England Guaranty Ins Co Inc	139 State Street	Montpelier	VT	05602-0000	802-223-5261	$ 427,417	0.08%
26921	Everest Reins Co	477 Martinsville Road	Liberty Corner	NJ	07938-0830	908-604-3000	$ 421,012	0.08%
10936	Seneca Ins Co Inc	160 Water Street	New York	NY	10038-4922	212-344-3000	$ 407,898	0.08%
20524	Specialty Natl Ins Co	1 Kemper Drive	Long Grove	IL	60049-0001	847-320-2000	$ 399,373	0.08%
33618	Safety Ind Ins Co	20 Custom House Street	Boston	MA	02110	617-951-0600	$ 380,952	0.08%
24325	York Ins Co	One Providence Washington Plz	Providence	RI	02903	401-453-7000	$ 357,223	0.07%
13706	Dorchester Mut Fire Ins Co	222 Ames Street	Dedham	MA	02026-1850	781-326-4010	$ 349,617	0.07%
24171	Netherlands Ins Co The	62 Maple Avenue	Keene	NH	03431	603-352-3221	$ 343,336	0.07%
23329	Merchants Mut Ins Co	250 Main Street	Buffalo	NY	14240-0903	716-849-3333	$ 340,697	0.07%
14532	Middlesex Mut Assur Co	213 Court Street	Middletown	CT	06457-0891	860-347-4621	$ 326,592	0.06%
21105	North River Ins Co	305 Madison Avenue	Morristown	NJ	07960	973-490-6600	$ 314,413	0.06%
10014	Affiliated Fm Ins Co	1301 Atwood Avenue	Johnston	RI	02919-4908	401-275-3000	$ 302,465	0.06%
19704	American States Ins Co	Safeco Plaza	Seattle	WA	98185	206-545-5000	$ 293,885	0.06%
19720	American Alt Ins Corp	555 College Road East - P.O. Box 5241	Princeton	NJ	08543	609-243-4200	$ 292,826	0.06%
35386	Fidelity & Guaranty Ins Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 291,658	0.06%

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance
Line of Business:
Commercial Multiple Peril (Non Liability Portion)

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
42404	Liberty Ins Corp	175 Berkeley Street	Boston	MA	02117	617-357-9500	$ 290,336	0.06%
12866	T.H.E. Ins Co	10451 Gulf Blvd	Treasure Island	FL	33706	727-367-6900	$ 268,918	0.05%
31089	Republic Western Ins Co	2721 North Central Avenue	Phoenix	AZ	85004-1163	602-263-6755	$ 267,585	0.05%
26042	Wausau Underwriters Ins Co	2000 Westwood Drive	Wausau	WI	54401	715-845-5211	$ 261,762	0.05%
11045	Excelsior Ins Co	62 Maple Avenue	Keene	NH	03431	603-352-3221	$ 261,302	0.05%
21865	Associated Ind Corp	777 San Marin Drive	Novato	CA	94998	415-899-2000	$ 259,348	0.05%
20362	Mitsui Sumitomo Ins Co Of Amer	4602	Warren	NJ	07059-4602	908-604-2900	$ 243,198	0.05%
13935	Federated Mut Ins Co	121 East Park Square	Owatonna	MN	55060	507-455-5200	$ 242,276	0.05%
14354	Jewelers Mut Ins Co	24 Jewelers Park Drive	Neenah	WI	54956-3703	920-725-4326	$ 237,893	0.05%
21113	United States Fire Ins Co	305 Madison Avenue	Morristown	NJ	07960	973-490-6600	$ 232,654	0.05%
21962	Pennsylvania General Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 219,193	0.04%
24740	Safeco Ins Co Of Amer	Safeco Plaza	Seattle	WA	98185	206-545-5000	$ 213,022	0.04%
21415	Employers Mut Cas Co	717 Mulberry Street	Des Moines	IA	50309-3872	515-280-2511	$ 198,155	0.04%
24732	General Ins Co Of Amer	Safeco Plaza	Seattle	WA	98185	206-545-5000	$ 193,413	0.04%
24988	Sentry Ins A Mut Co	1800 North Point Drive	Stevens Point	WI	54481-8020	715-346-6000	$ 192,070	0.04%
23337	Merchants Ins Co Of Nh Inc	250 Main Street	Buffalo	NY	14240-0903	716-849-3333	$ 187,742	0.04%
37052	Regis Ins Co	899 Cassatt Road	Berwyn	PA	19312	610-647-1280	$ 185,186	0.04%
25534	Tig Ins Co	5205 N. O'Connor Blvd.	Irving	TX	75039	972-831-5000	$ 178,656	0.04%
22357	Hartford Accid & Ind Co	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ 173,748	0.03%
11150	Arch Ins Co	One Liberty Plaza, 53Rd Floor	New York	NY	10006	212-651-6500	$ 157,910	0.03%
12904	Tokio Marine & Fire Ins Co Ltd Us Br	230 Park Avenue	New York	NY	10169-0005	212-297-6600	$ 155,127	0.03%
24872	Connecticut Ind Co	9300 Arrowpoint Blvd. Po Box 1000	Charlotte	NC	28201-1000	704-522-2000	$ 143,323	0.03%
15679	National Fire & Ind Exch	4233 Sulphur	St. Louis	MO	63109-1518	314-832-1118-319	$ 131,594	0.03%
24694	Safeguard Ins Co	9300 Arrowpoint Blvd., P. O. Box 1000	Charlotte	NC	28201-1000	704-522-2000	$ 122,350	0.02%
35696	Harleysville Preferred Ins Co	355 Maple Avenue	Harleysville	PA	19438-2297	215-256-5000	$ 118,346	0.02%
13714	Pharmacists Mut Ins Co	808 Highway 18 West	Algona	IA	50511	515-295-2461	$ 115,298	0.02%
24902	Security Ins Co Of Hartford	9300 Arrowpoint Blvd. Po Box 1000	Charlotte	NC	28201-1000	704-522-2000	$ 111,655	0.02%
16691	Great American Ins Co	580 Walnut Street	Cincinnati	OH	45202	513-369-5000	$ 105,719	0.02%
19224	St. Paul Protective Ins Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 81,422	0.02%
24066	American Fire & Cas Co	9450 Seward Road	Fairfield	OH	45014	513-603-2400	$ 80,516	0.02%
24775	St Paul Guardian Ins Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 78,116	0.02%
25518	Tig Premier Ins Co	5205 N. O'Connor Blvd.	Irving	TX	75039	972-831-5000	$ 75,752	0.01%
11126	Sompo Japan Ins Co Of Amer	Two World Financial Center, 43Rd Floor	New York	NY	10281-1058	212-416-1200	$ 69,830	0.01%
24724	First Natl Ins Co Of Amer	Safeco Plaza	Seattle	WA	98185	206-545-5000	$ 66,765	0.01%

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance
Line of Business:
Commercial Multiple Peril (Non Liability Portion)

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
23795	American Intl Pacific Ins	70 Pine Street	New York	NY	10270	212-770-7000	$ 64,417	0.01%
33022	Axa Corp Solutions Ins Co	17 State Street	New York	NY	10004-1501	212-493-9300	$ 62,937	0.01%
11991	National Cas Co	8877 N. Gainey Center Drive	Scottsdale	AZ	85258-2108	480-365-4000	$ 43,129	0.01%
34690	Property & Cas Ins Co Of Hartford	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ 40,275	0.01%
22322	Greenwich Ins Co	Seaview House, 70 Seaview Avenue	Stamford	CT	06902-6040	203-964-5200	$ 39,295	0.01%
36463	Discover Prop & Cas Ins Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 36,827	0.01%
29874	North American Specialty Ins Co	650 Elm Street	Manchester	NH	03101	603-644-6600	$ 36,386	0.01%
12262	C	380 Sentry Parkway	Blue Bell	PA	19422-0754	610-397-5000	$ 34,212	0.01%
24031	Northland Cas Co	1295 Northland Drive	Mendota Heights	MN	55120-1146	651-688-4100	$ 33,166	0.01%
13056	Rli Ins Co	9025 N. Lindbergh Drive	Peoria	IL	61615	309-692-1000	$ 32,591	0.01%
25143	State Farm Fire And Cas Co	One State Farm Plaza	Bloomington	IL	61710	309-766-2311	$ 28,611	0.01%
23973	West Newbury Mut Fire Ins Co	222 Ames Street	Dedham	MA	02026-1850	781-326-4010	$ 26,333	0.01%
42048	Diamond State Ins Co	Three Bala Plaza E Ste 300	Bala Cynwyd	PA	19004	610-664-1500	$ 21,886	0.00%
37257	Insurance Corp Of Hannover	1177 Avenue Of The Americas	New York	NY	10036	212-805-9700	$ 17,150	0.00%
44784	Fairfield Ins Co	695 East Main Street	Stamford	CT	06901-2141	203-328-5000	$ 15,467	0.00%
37893	Ulico Cas Co	111 Massachusetts Avenue, N.W.	Washington	DC	20001	202-682-0900	$ 14,926	0.00%
21130	Seaco Ins Co	One Speen Street	Framingham	MA	01701-9165	508-620-9575-4617	$ 10,124	0.00%
18910	American Protection Ins Co	1 Kemper Drive	Long Grove	IL	60049-0001	847-320-2000	$ 9,800	0.00%
38237	American Country Ins Co	500 West Madison Street Suite 600	Chicago	IL	60661	312-373-7100	$ 8,402	0.00%
24449	Regent Ins Co	One General Drive	Sun Prairie	WI	53596-0001	608-837-4440	$ 8,301	0.00%
24414	General Cas Co Of Wi	One General Drive	Sun Prairie	WI	53596-0001	608-837-4440	$ 8,246	0.00%
10677	Cincinnati Ins Co	6200 South Gilmore Road	Fairfield	OH	45014-5141	513-870-2000	$ 8,065	0.00%
24813	Balboa Ins Co	3349 Michelson Drive, Suite 200	Irvine	CA	92612-1627	949-222-8000	$ 4,996	0.00%
25496	Tig Ind Co	5205 N. O'Connor Blvd.	Irving	TX	75039	972-831-5000	$ 4,853	0.00%
20702	Ace Fire Underwriters Ins Co	1601 Chestnut Street	Philadelphia	PA	19103	215-640-1000-2324	$ 4,432	0.00%
23620	Burlington Ins Co	238 International Road	Burlington	NC	27215	336-586-2500	$ 4,359	0.00%
26247	American Guarantee & Liability Ins	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 3,604	0.00%
23396	Amerisure Mut Ins Co	26777 Halsted Road	Farmington Hills	MI	48331-3586	248-615-9000	$ 2,768	0.00%
22713	Insurance Co Of North Amer	1601 Chestnut Street	Philadelphia	PA	19103	215-640-2324	$ 2,027	0.00%
33588	First Liberty Ins Corp	175 Berkeley Street	Boston	MA	02117	617-357-9500	$ 1,436	0.00%
22489	Highlands Ins Co	275 Phillips Boulevard	Trenton	NJ	08618-1426	609-896-1921	$ 1,339	0.00%
14990	Pennsylvania Ntl Mut Cas Ins Co	Two North Second Street	Harrisburg	PA	17101	717-234-4941	$ 894	0.00%
23787	Nationwide Mut Ins Co	One Nationwide Plaza	Columbus	OH	43215-2220	614-249-7111	$ 868	0.00%
20699	Ace Prop & Cas Ins Co	1601 Chestnut Street	Philadelphia	PA	19103	215-640-1000-2324	$ 502	0.00%

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance
Line of Business:
Commercial Multiple Peril (Non Liability Portion)

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
23817	Illinois Natl Ins Co	500 West Madison Street	Chicago,	IL	60606-2511	312-930-5417	$ 482	0.00%
40177	Paramount Ins Co	One Park Avenue	New York	NY	10016-5802	212-591-9500	$ 467	0.00%
27154	Atlantic Specialty Ins Co	140 Broadway	New York	NY	10005-1101	212-943-1800	$ 456	0.00%
23779	Nationwide Mut Fire Ins Co	One Nationwide Plaza	Columbus	OH	43215-2220	614-249-7111	$ 392	0.00%
23442	Patriot General Ins Co	1800 North Point Drive	Stevens Point	WI	54481	715-346-6000	$ 294	0.00%
37877	Nationwide Prop & Cas Ins Co	One Nationwide Plaza	Columbus	OH	43215-2220	614-249-7111	$ 82	0.00%
19488	Amerisure Ins Co	26777 Halsted Road	Farmington Hills	MI	48331-3586	248-615-9000	$ 15	0.00%
37273	Firemans Fund Ins Co Of Wi	125 N. Executive Drive, Suite 209	Brookfield	WI	53005	262-784-3500	$ 1	0.00%
18279	Bankers Standard Ins Co	1601 Chestnut Street	Philadelphia	PA	19103	215-640-1000-2324	$ (196)	0.00%
37303	Redland Ins Co	1177 Avenue Of The Americas	New York	NY	10036	212-805-9700	$ (207)	0.00%
23469	American Modern Home Ins Co	7000 Midland Blvd.	Amelia	OH	45102-2607	800-543-2644-5289	$ (377)	0.00%
20532	Clarendon Natl Ins Co	1177 Avenue Of The Americas	New York	NY	10036	212-805-9700	$ (777)	0.00%
24384	Ranger Ins Co	10777 Westheimer Road	Houston	TX	77042	713-954-8100	$ (3,590)	0.00%
39659	Eastern Cas Ins Co	325 Donald J. Lynch Boulevard	Marlborough	MA	1752	508-303-1000	$ (21,227)	0.00%
							$ 505,053,170	

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

MASSACHUSETTS DIRECT WRITTEN PREMIUM LINE OF BUSINESS: CREDIT ACCIDENT & HEALTH

Division Of Insurance

Line of Business:

Credit Accident and Health (Group and Individual)

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
10111	American Bankers Ins Co Of Fl	11222 Quail Roost Drive	Miami	FL	33157	305-253-2244	$ 6,423,453	89.65%
42978	American Security Ins Co	260 Interstate North Circle, Nw	Atlanta	GA	30339	770-763-1000	$ 474,088	6.62%
34274	Central States Ind Co Of Omaha	1212 North 96Th Street	Omaha	NE	68114	402-997-8000	$ 260,232	3.63%
20796	Ge Casualty Ins Co	500 Virginia Drive	Fort Washington	PA	19034	800-523-1700	$ 6,487	0.09%
25178	State Farm Mut Auto Ins Co	One State Farm Plaza	Bloomington	IL	61710	309-766-2311	$ 609	0.01%
							$ 7,164,869	

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

MASSACHUSETTS DIRECT WRITTEN PREMIUM LINE OF BUSINESS: CREDIT

Division Of Insurance
Line of Business:
Credit

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
20621	Onebeacon America Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 4,543,666	29.11%
20516	Euler American Credit Ind Co	One Penn Plaza 25Th Fl, Suite 2520	Owings Mills	MD	21117	410-753-0700	$ 3,801,527	24.35%
20443	Continental Cas Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 2,448,520	15.69%
25422	Atradius Trade Credit Ins Co	5026 Campbell Boulevard, Suite C	Baltimore	MD	21236	410-246-5510	$ 1,317,177	8.44%
24813	Balboa Ins Co	3349 Michelson Drive, Suite 200	Irvine	CA	92612-1627	949-222-8000	$ 879,863	5.64%
39306	Fidelity & Deposit Co Of Md	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 773,510	4.96%
16691	Great American Ins Co	580 Walnut Street	Cincinnati	OH	45202	513-369-5000	$ 619,565	3.97%
22667	Ace American Ins Co	1601 Chestnut Street	Philadelphia	PA	19101-1484	215-640-1000-2324	$ 612,682	3.92%
18538	Bancinsure Inc	5005 N. Lincoln Boulevard	Oklahoma City	OK	73105	405-290-5678	$ 387,540	2.48%
22977	Lumbermens Mut Cas Co	1 Kemper Drive	Long Grove	IL	60049-0001	847-320-2000	$ 202,066	1.29%
29980	First Colonial Ins Co	1776 American Heritage Life Drive	Jacksonville	FL	32224-6688	904-992-1776	$ 174,184	1.12%
25011	Wesco Ins Co	200 Somerset Corporate Blvd., Suite 100	Bridgewater	NJ	08807	800-627-7282	$ 68,907	0.44%
24791	St Paul Mercury Ins Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 44,690	0.29%
24147	Old Republic Ins Co	414 West Pittsburgh Street	Greensburg	PA	15601-0789	724-834-5000	$ 10,879	0.07%
21296	Associates Ins Co	4600 Fuller Drive	Irving	TX	75038	972-650-2800	$ 1,392	0.01%
24872	Connecticut Ind Co	9300 Arrowpoint Blvd. Po Box 1000	Charlotte	NC	28201-1000	704-522-2000	$ 1,062	0.01%
35289	Continental Ins Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ (277,058)	-1.77%
							$ 15,610,172	

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

MASSACHUSETTS DIRECT WRITTEN PREMIUM LINE OF BUSINESS: CROP MULTIPLE PERIL

Division Of Insurance
Line of Business:
Multiple Peril Crop

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
21326	Empire Fire & Marine Ins Co	13810 Fnb Parkway	Omaha	NE	68154-5202	402-963-5000	$ 2,132,304	81.05%
20699	Ace Prop & Cas Ins Co	1601 Chestnut Street	Philadelphia	PA	19103	215-640-1000-2324	$ 287,804	10.94%
21873	Firemans Fund Ins Co	777 San Marin Drive	Novato	CA	94998	415-899-2000	$ 208,356	7.92%
37303	Redland Ins Co	1177 Avenue Of The Americas	New York	NY	10036	212-805-9700	$ 2,551	0.10%
42757	Agri General Ins Co	9200 Northpark Drive, Suite 350	Johnston	IA	50131-3007	515-559-1000	$ 722	0.03%
20443	Continental Cas Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ (1,007)	-0.04%
							$ 2,630,730	

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

MASSACHUSETTS DIRECT WRITTEN PREMIUM LINE OF BUSINESS: EARTHQUAKE

Division Of Insurance
Line of Business:
Earthquake

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
25658	Travelers Ind Co	One Tower Square	Hartford	CT	06183	860-277-0111	$ 1,366,169	12.66%
34207	Westport Ins Corp	5200 Metcalf Avenue	Overland Park	KS	66202-1391	913-676-5270	$ 1,061,900	9.84%
21121	Westchester Fire Ins Co	1601 Chestnut Street	Philadelphia	PA	19103	215-640-2324	$ 859,304	7.96%
20346	Pacific Ind Co	15 Mountain View Road, P.O. Box 1615	Warren	NJ	07061-1615	908-903-2000	$ 674,827	6.25%
23035	Liberty Mut Fire Ins Co	175 Berkeley Street	Boston	MA	02117	617-357-9500	$ 580,635	5.38%
25623	Phoenix Ins Co	One Tower Square	Hartford	CT	06183	860-277-0111	$ 505,001	4.68%
21458	Employers Ins Of Wausau	2000 Westwood Drive	Wausau	WI	54401	715-845-5211	$ 479,348	4.44%
19976	Amica Mut Ins Co	100 Amica Way	Lincoln	RI	02865-1156	800-652-6422	$ 466,014	4.32%
35300	Allianz Global Risks Us Ins Co	2350 Empire Avenue	Burbank	CA	91504-3350	818-260-7500	$ 360,415	3.34%
41181	Universal Underwriters Ins Co	7045 College Boulevard	Overland Park	KS	66211	913-339-1000	$ 313,192	2.90%
22977	Lumbermens Mut Cas Co	1 Kemper Drive	Long Grove	IL	60049-0001	847-320-2000	$ 312,740	2.90%
22918	American Motorists Ins Co	1 Kemper Drive	Long Grove	IL	60049-0001	847-320-2000	$ 241,903	2.24%
17000	Arbella Mut Ins Co	1100 Crown Colony Drive	Quincy	MA	02269-9103	617-328-2936	$ 228,533	2.12%
26247	American Guarantee & Liability Ins	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 223,982	2.07%
26018	Vermont Mut Ins Co	89 State Street	Montpelier	VT	05601	802-223-2341	$ 223,630	2.07%
31534	Citizens Ins Co Of Amer	645 W. Grand River Avenue	Howell	MI	48843	517-546-2160	$ 214,396	1.99%
20303	Great Northern Ins Co	15 Mountain View Road, P.O. Box 1615	Warren	NJ	07061-1615	908-903-2000	$ 184,156	1.71%
38369	Northern Assur Co Of Amer	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 180,650	1.67%
25941	United Services Auto Assoc	9800 Fredericksburg Road	San Antonio	TX	78288	210-498-2211	$ 142,733	1.32%
26298	Metropolitan Property & Cas Ins Co	700 Quaker Lane	Warwick	RI	02886-6669	401-827-2400	$ 140,005	1.30%
25674	Travelers Ind Co Of Il	One Tower Square	Hartford	CT	06183-1190	860-277-0111	$ 125,440	1.16%
22306	Massachusetts Bay Ins Co	440 Lincoln Street	Worcester	MA	01605	508-853-7200-4476	$ 120,842	1.12%
20761	Boston Old Colony Ins Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 111,972	1.04%
26182	Harleysville Worcester Ins Co	120 Front Street, Suite 400	Worcester	MA	01608-1408	508-751-8100	$ 108,168	1.00%
20648	Employers Fire Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 103,592	0.96%
21113	United States Fire Ins Co	305 Madison Avenue	Morristown	NJ	07960	973-490-6600	$ 103,069	0.95%
16535	Zurich American Ins Co	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 74,418	0.69%
21857	American Ins Co	777 San Marin Drive	Novato	CA	94998	415-899-2000	$ 69,589	0.64%
30562	American Manufacturers Mut Ins Co	1 Kemper Drive	Long Grove	IL	60049-0001	847-320-2000	$ 68,693	0.64%
20281	Federal Ins Co	15 Mountain View Road, P. O. Box 1615	Warren	NJ	07061-1615	908-903-2000	$ 66,957	0.62%
25968	Usaa Cas Ins Co	9800 Fredericksburg Road	San Antonio	TX	78288	210-498-2211	$ 63,500	0.59%
20397	Vigilant Ins Co	55 Water Street	New York	NY	10041	212-612-4000	$ 57,404	0.53%
14931	Pawtucket Mut Ins Co	25 Maple Street	Pawtucket	RI	02860-2104	401-725-5600	$ 51,039	0.47%
19356	Maryland Cas Co	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 48,988	0.45%

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance
Line of Business:
Earthquake

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
21318	Coregis Ins Co	525 West Van Buren, Suite 500	Chicago	IL	60607	312-821-4000	$ 48,779	0.45%
43001	Narragansett Bay Ins Co	25 Maple Street	Pawtucket	RI	02860-2104	401-725-5600	$ 42,466	0.39%
39306	Fidelity & Deposit Co Of Md	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 41,718	0.39%
21865	Associated Ind Corp	777 San Marin Drive	Novato	CA	94998	415-899-2000	$ 41,103	0.38%
25976	Utica Mut Ins Co	180 Genesee Street	New Hartford	NY	13413	315-734-2000	$ 39,363	0.36%
26980	Royal Ins Co Of Amer	1240 E. Diehl Rd., Ste 500, P. O. Box 3144	Naperville	IL	60566	630-577-9200	$ 37,013	0.34%
13935	Federated Mut Ins Co	121 East Park Square	Owatonna	MN	55060	507-455-5200	$ 35,787	0.33%
26344	Great American Assur Co	580 Walnut Street	Cincinnati	OH	45202	513-369-5000	$ 31,470	0.29%
19305	Assurance Co Of Amer	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 30,659	0.28%
35386	Fidelity & Guaranty Ins Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 28,822	0.27%
35696	Harleysville Preferred Ins Co	355 Maple Avenue	Harleysville	PA	19438-2297	215-256-5000	$ 28,218	0.26%
20621	Onebeacon America Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 25,937	0.24%
24988	Sentry Ins A Mut Co	1800 North Point Drive	Stevens Point	WI	54481-8020	715-346-6000	$ 25,731	0.24%
26042	Wausau Underwriters Ins Co	2000 Westwood Drive	Wausau	WI	54401	715-845-5211	$ 25,242	0.23%
19372	Northern Ins Co Of Ny	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 24,450	0.23%
20613	American Employers Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 24,012	0.22%
21849	American Automobile Ins Co	777 San Marin Drive	Novato	CA	94998	415-899-2000	$ 21,889	0.20%
26069	Wausau Business Ins Co	2000 Westwood Drive	Wausau	WI	54401	715-845-5211	$ 20,980	0.19%
20524	Specialty Natl Ins Co	1 Kemper Drive	Long Grove	IL	60049-0001	847-320-2000	$ 17,223	0.16%
10815	Verlan Fire Ins Co Md	8403 Colesville Road, Suite 300	Silver Spring	MD	20910-3352	301-495-7722	$ 16,156	0.15%
25143	State Farm Fire And Cas Co	One State Farm Plaza	Bloomington	IL	61710	309-766-2311	$ 15,749	0.15%
25887	Us Fidelity & Guaranty Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 15,136	0.14%
32352	Prudential Prop & Cas Ins Co	23 Main Street	Holmdel	NJ	07733	732-946-5000	$ 15,109	0.14%
22292	Hanover Ins Co	440 Lincoln Street	Worcester	MA	01605	508-853-7200-4476	$ 14,163	0.13%
24503	Blue Ridge Ins Co	One General Drive	Sun Prairie	WI	53596	608-837-4440	$ 13,995	0.13%
23108	Lumbermens Underwriting Alliance	2501 North Military Trail	Boca Raton	FL	33431	561-994-1900	$ 13,719	0.13%
22578	Horace Mann Ins Co	#1 Horace Mann Plaza	Springfield	IL	62715	217-789-2500	$ 12,957	0.12%
14982	Penn Millers Ins Co	72 North Franklin Street	Wilkes-Barre	PA	18701-1301	570-822-8111	$ 12,669	0.12%
24589	American & Foreign Ins Co	9300 Arrowpoint Blvd., P. O. Box 1000	Charlotte	NC	28201-1000	704-522-2000	$ 12,651	0.12%
25984	Graphic Arts Mut Ins Co	180 Genesee Street	New Hartford	NY	13413	315-734-2000	$ 12,149	0.11%
34100	Masswest Ins Co Inc	123 Interstate Drive	West Springfield	MA	1089	413-733-7391	$ 10,474	0.10%
21873	Firemans Fund Ins Co	777 San Marin Drive	Novato	CA	94998	415-899-2000	$ 10,033	0.09%
24198	Peerless Ins Co	62 Maple Avenue	Keene	NH	03431	603-352-3221	$ 9,713	0.09%
24678	Royal Ind Co	9300 Arrowpoint Blvd., P. O. Box 1000	Charlotte	NC	28201-1000	704-522-2000	$ 9,507	0.09%

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance
Line of Business:
Earthquake

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
20222	All Amer Ins Co	800 South Washington Street	Van Wert	OH	45891	419-238-5551-2437	$ 8,140	0.08%
42404	Liberty Ins Corp	175 Berkeley Street	Boston	MA	02117	617-357-9500	$ 7,411	0.07%
24171	Netherlands Ins Co The	62 Maple Avenue	Keene	NH	03431	603-352-3221	$ 6,799	0.06%
21423	Union Ins Co Of Providence	717 Mulberry Street	Des Moines	IA	50309-3872	515-280-2511	$ 6,385	0.06%
22683	Teachers Ins Co	#1 Horace Mann Plaza	Springfield	IL	62715	217-789-2500	$ 6,262	0.06%
25879	Fidelity & Guaranty Ins Underwriters	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 4,974	0.05%
22322	Greenwich Ins Co	Seaview House, 70 Seaview Avenue	Stamford	CT	06902-6040	203-964-5200	$ 4,946	0.05%
23337	Merchants Ins Co Of Nh Inc	250 Main Street	Buffalo	NY	14240-0903	716-849-3333	$ 4,718	0.04%
25682	Travelers Ind Co Of Ct	One Tower Square	Hartford	CT	06183	860-277-0111	$ 4,100	0.04%
42668	Vesta Ins Corp	3760 River Run Drive	Birmingham	AL	35243	205-970-7000	$ 3,786	0.04%
22667	Ace American Ins Co	1601 Chestnut Street	Philadelphia	PA	19101-1484	215-640-1000-2324	$ 3,743	0.03%
24767	St Paul Fire & Marine Ins Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 3,422	0.03%
24554	XI Ins Amer Inc	Seaview House, 70 Seaview Avenue	Stamford	CT	06902-6040	203-964-5200	$ 3,395	0.03%
20230	Central Mut Ins Co	800 South Washington Street	Van Wert	OH	45891	419-238-5551-2437	$ 2,962	0.03%
30503	Shelby Cas Ins Comp	3760 River Run Drive	Birmingham	AL	35243	205-970-7000	$ 2,828	0.03%
21415	Employers Mut Cas Co	717 Mulberry Street	Des Moines	IA	50309-3872	515-280-2511	$ 2,788	0.03%
25992	Northern Security Ins Co Inc	89 State Street	Montpelier	VT	05602	802-223-2341	$ 2,579	0.02%
19895	Atlantic Mut Ins Co	140 Broadway	New York	NY	10005-1101	212-943-1800	$ 2,342	0.02%
22136	Great American Ins Co Of Ny	580 Walnut Street	Cincinnati	OH	45202	513-369-5000	$ 2,246	0.02%
29874	North American Specialty Ins Co	650 Elm Street	Manchester	NH	03101	603-644-6600	$ 2,107	0.02%
40827	Virginia Surety Co Inc	1000 Milwaukee Avenue	Glenview	IL	60025	847-953-1000	$ 2,100	0.02%
30104	Hartford Underwriters Ins Co	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ 2,015	0.02%
23965	Norfolk & Dedham Mut Fire Ins Co	222 Ames Street	Dedham	MA	02026-1850	781-326-4010	$ 1,792	0.02%
23329	Merchants Mut Ins Co	250 Main Street	Buffalo	NY	14240-0903	716-849-3333	$ 1,619	0.01%
19690	American Economy Ins Co	Safeco Plaza	Seattle	WA	98185	206-545-5000	$ 1,505	0.01%
13331	American Hardware Mut Ins Co	471 East Broad Street	Columbus	OH	43215	614-225-8211	$ 1,416	0.01%
35289	Continental Ins Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 1,369	0.01%
11045	Excelsior Ins Co	62 Maple Avenue	Keene	NH	03431	603-352-3221	$ 1,000	0.01%
25518	Tig Premier Ins Co	5205 N. O'Connor Blvd.	Irving	TX	75039	972-831-5000	$ 841	0.01%
21296	Associates Ins Co	4600 Fuller Drive	Irving	TX	75038	972-650-2800	$ 754	0.01%
13706	Dorchester Mut Fire Ins Co	222 Ames Street	Dedham	MA	02026-1850	781-326-4010	$ 622	0.01%
11762	Vesta Fire Ins Corp	3760 River Run Drive	Birmingham	AL	35243	205-970-7000	$ 550	0.01%
11126	Sompo Japan Ins Co Of Amer	Two World Financial Center, 43Rd Floor	New York	NY	10281-1058	212-416-1200	$ 533	0.00%
12475	Republic-Franklin Ins Co	180 Genesee Street	New Hartford	NY	13413	315-734-2000	$ 373	0.00%

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance
Line of Business:
Earthquake

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
29459	Twin City Fire Ins Co Co	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ 351	0.00%
19682	Hartford Fire In Co	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ 294	0.00%
37893	Ulico Cas Co	111 Massachusetts Avenue, N.W.	Washington	DC	20001	202-682-0900	$ 83	0.00%
25666	Travelers Ind Co Of Amer	One Tower Square	Hartford	CT	06183	860-277-0111	$ 63	0.00%
21881	National Surety Corp	33 West Monroe	Chicago	IL	60603	312-346-6400	$ 41	0.00%
18279	Bankers Standard Ins Co	1601 Chestnut Street	Philadelphia	PA	19103	215-640-1000-2324	$ 13	0.00%
25615	Charter Oak Fire Ins Co	One Tower Square	Hartford	CT	06183	860-277-0111	$ (37)	0.00%
22748	Pacific Employers Ins Co	1601 Chestnut Street	Philadelphia	PA	19103	215-640-2324	$ (140)	0.00%
24732	General Ins Co Of Amer	Safeco Plaza	Seattle	WA	98185	206-545-5000	$ (254)	0.00%
21970	Onebeacon Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ (372)	0.00%
25534	Tig Ins Co	5205 N. O'Connor Blvd.	Irving	TX	75039	972-831-5000	$ (430)	0.00%
21180	Sentry Select Ins Co	1800 North Point Drive	Stevens Point	WI	54481-8020	715-346-6000	$ (2,057)	-0.02%
10205	Mountain Valley Ind Co	95 Route 17 South	Paramus	NJ	07653-0931	201-291-2000	$ (23,317)	-0.22%
							$ 10,794,906	

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

MASSACHUSETTS DIRECT WRITTEN PREMIUM LINE OF BUSINESS: FARMOWNERS MULTIPLE PERIL

Division Of Insurance
Line of Business:
Farmowners Multiple Peril

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
14923	Patrons Mut Ins Co Of Ct	769 Hebron Avenue	Glastonbury	CT	06033	860-633-4678	$ 894,234	58.36%
25615	Charter Oak Fire Ins Co	One Tower Square	Hartford	CT	06183	860-277-0111	$ 114,218	7.45%
25682	Travelers Ind Co Of Ct	One Tower Square	Hartford	CT	06183	860-277-0111	$ 108,195	7.06%
11967	General Star Natl Ins Co	695 East Main Street	Stamford	CT	06901	203-328-5700	$ 77,073	5.03%
10111	American Bankers Ins Co Of FL	11222 Quail Roost Drive	Miami	FL	33157	305-253-2244	$ 64,853	4.23%
22667	Ace American Ins Co	1601 Chestnut Street	Philadelphia	PA	19101-1484	215-640-1000-2324	$ 57,851	3.78%
42048	Diamond State Ins Co	Three Bala Plaza E Ste 300	Bala Cynwyd	PA	19004	610-664-1500	$ 52,140	3.40%
26344	Great American Assur Co	580 Walnut Street	Cincinnati	OH	45202	513-369-5000	$ 46,461	3.03%
10022	Countryway Ins Co	5794 Widewaters Parkway	Dewitt	NY	13214-1884	(315)634-5200	$ 43,768	2.86%
38970	Markel Ins Co	4600 Cox Road	Glen Allen	VA	23060	800-431-1270	$ 32,317	2.11%
25658	Travelers Ind Co	One Tower Square	Hartford	CT	06183	860-277-0111	$ 16,175	1.06%
25666	Travelers Ind Co Of Amer	One Tower Square	Hartford	CT	06183	860-277-0111	$ 12,492	0.82%
16691	Great American Ins Co	580 Walnut Street	Cincinnati	OH	45202	513-369-5000	$ 10,238	0.67%
22713	Insurance Co Of North Amer	1601 Chestnut Street	Philadelphia	PA	19103	215-640-2324	$ 2,786	0.18%
20532	Clarendon Natl Ins Co	1177 Avenue Of The Americas	New York	NY	10036	212-805-9700	$ 578	0.04%
21849	American Automobile Ins Co	777 San Marin Drive	Novato	CA	94998	415-899-2000	$ 2	0.00%
20621	Onebeacon America Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ (1,180)	-0.08%
							$ 1,532,201	

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

MASSACHUSETTS DIRECT WRITTEN PREMIUM LINE OF BUSINESS: FEDERAL FLOOD

Division Of Insurance
Line of Business:
Federal Flood

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
19070	Standard Fire Ins Co	One Tower Square	Hartford	CT	06183	860-277-0111	$ 4,409,005	24.31%
37540	Omaha Prop & Cas Ins Co	3102 Farnam Street	Omaha	NE	68131-3504	402-342-3326	$ 3,186,592	17.57%
19682	Hartford Fire In Co	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ 3,142,564	17.33%
16578	Fidelity National Prop And Cas Ins	4050 Calle Real Suite 290	Santa Barbara	CA	93110	805-696-7000	$ 1,571,537	8.67%
24953	South Carolina Ins Co	1501 Lady Street	Columbia	SC	29201	803-748-2000	$ 884,091	4.87%
10111	American Bankers Ins Co Of Fl	11222 Quail Roost Drive	Miami	FL	33157	305-253-2244	$ 755,561	4.17%
26182	Harleysville Worcester Ins Co	120 Front Street, Suite 400	Worcester	MA	01608-1408	508-751-8100	$ 641,590	3.54%
23035	Liberty Mut Fire Ins Co	175 Berkeley Street	Boston	MA	02117	617-357-9500	$ 639,908	3.53%
18600	Usaa General Ind Co	9800 Fredericksburg Road	San Antonio	TX	78288	210-498-2211	$ 496,496	2.74%
13730	Selective Ins Co Of Ny	40 Wantage Avenue	Branchville	NJ	07890	973-948-3000	$ 457,953	2.53%
14923	Patrons Mut Ins Co Of Ct	769 Hebron Avenue	Glastonbury	CT	06033	860-633-4678	$ 449,095	2.48%
14788	Natl Grange Mut Ins Co	55 West Street	Keene	NH	03431	603-352-4000	$ 336,578	1.86%
19615	American Reliable Ins Co	8655 East Via De Ventura	Scottsdale	AZ	85258	480-483-8666	$ 264,726	1.46%
14206	Holyoke Mut Ins Co In Salem	Holyoke Square	Salem	MA	01970-6506	978-744-6123	$ 256,760	1.42%
15024	Preferred Mut Ins Co	One Preferred Way	New Berlin	NY	13411-1896	607-847-6161	$ 230,288	1.27%
25860	Union Mut Fire Ins Co	139 State Street	Montpelier	VT	05602-0000	802-223-5261-	$ 218,623	1.21%
32352	Prudential Prop & Cas Ins Co	23 Main Street	Holmdel	NJ	07733	732-946-5000	$ 65,308	0.36%
24902	Security Ins Co Of Hartford	9300 Arrowpoint Blvd. Po Box 1000	Charlotte	NC	28201-1000	704-522-2000	$ 59,970	0.33%
23841	New Hampshire Ins Co	70 Pine Street	New York	NY	10270	212-770-7000	$ 33,931	0.19%
18058	Philadelphia Ind Ins Co	One Bala Plaza, Suite 100	Bala Cynwyd	PA	19004	610-617-7900	$ 17,012	0.09%
25143	State Farm Fire And Cas Co	One State Farm Plaza	Bloomington	IL	61710	309-766-2311	$ 13,637	0.08%
14532	Middlesex Mut Assur Co	213 Court Street	Middletown	CT	06457-0891	860-347-4621	$ 2,870	0.02%
19380	American Home Assur Co	70 Pine Street	New York	NY	10270	212-770-7000	$ 1,423	0.01%
23809	Granite State Ins Co	70 Pine Street	New York	NY	10270	212-770-7000	$ (13)	0.00%
							$ 18,135,505	

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

MASSACHUSETTS DIRECT WRITTEN PREMIUM LINE OF BUSINESS: FIDELITY

Division Of Insurance
Line of Business:
Fidelity

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
20281	Federal Ins Co	15 Mountain View Road, P. O. Box 1615	Warren	NJ	07061-1615	908-903-2000	$ 5,793,021	19.13%
19445	National Union Fire Ins Co Of Pitts	70 Pine Street	New York	NY	10270	212-770-7000	$ 4,589,913	15.16%
31194	Travelers Cas & Surety Co Of Amer	One Tower Square	Hartford	CT	06183	860-277-0111	$ 3,441,656	11.37%
10847	Cumis Ins Society Inc	5910 Mineral Point Road	Madison	WI	53705	608-238-5851	$ 2,734,515	9.03%
22217	Gulf Ins Co	4600 Fuller Drive	Irving	TX	75038-6506	972-650-2800	$ 1,818,203	6.00%
22977	Lumbermens Mut Cas Co	1 Kemper Drive	Long Grove	IL	60049-0001	847-320-2000	$ 1,667,294	5.51%
29424	Hartford Cas Ins Co	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ 1,259,275	4.16%
39306	Fidelity & Deposit Co Of Md	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 927,106	3.06%
13188	Western Surety Co	101 South Phillips Avenue	Sioux Falls	SD	57104-6703	605-336-0850	$ 897,953	2.97%
20443	Continental Cas Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 827,846	2.73%
21121	Westchester Fire Ins Co	1601 Chestnut Street	Philadelphia	PA	19103	215-640-2324	$ 780,000	2.58%
24791	St Paul Mercury Ins Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 667,602	2.20%
22292	Hanover Ins Co	440 Lincoln Street	Worcester	MA	01605	508-853-7200-4476	$ 635,919	2.10%
24260	Progressive Cas Ins Co	6300 Wilson Mills Road, W33	Mayfield Village	OH	44143-2182	440-461-5000	$ 601,487	1.99%
16691	Great American Ins Co	580 Walnut Street	Cincinnati	OH	45202	513-369-5000	$ 503,273	1.66%
24767	St Paul Fire & Marine Ins Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 485,219	1.60%
41181	Universal Underwriters Ins Co	7045 College Boulevard	Overland Park	KS	66211	913-339-1000	$ 413,872	1.37%
16535	Zurich American Ins Co	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 395,686	1.31%
10014	Affiliated Fm Ins Co	1301 Atwood Avenue	Johnston	RI	02919-4908	401-275-3000	$ 380,145	1.26%
35289	Continental Ins Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 174,831	0.58%
19682	Hartford Fire In Co	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ 155,563	0.51%
20397	Vigilant Ins Co	55 Water Street	New York	NY	10041	212-612-4000	$ 123,304	0.41%
23043	Liberty Mut Ins Co	175 Berkeley Street	Boston	MA	02117	617-357-9500	$ 122,931	0.41%
14788	Natl Grange Mut Ins Co	55 West Street	Keene	NH	03431	603-352-4000	$ 121,678	0.40%
21180	Sentry Select Ins Co	1800 North Point Drive	Stevens Point	WI	54481-8020	715-346-6000	$ 104,875	0.35%
26980	Royal Ins Co Of Amer	1240 E. Diehl Rd., Ste 500, P. O. Box 3144	Naperville	IL	60566	630-577-9200	$ 92,216	0.30%
25976	Utica Mut Ins Co	180 Genesee Street	New Hartford	NY	13413	315-734-2000	$ 61,005	0.20%
35181	Executive Risk Ind Inc	15 Mountain View Road, P.O. Box 1615	Warren	NJ	07061-1615	908-903-2000	$ 58,195	0.19%
30104	Hartford Underwriters Ins Co	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ 52,433	0.17%
13935	Federated Mut Ins Co	121 East Park Square	Owatonna	MN	55060	507-455-5200	$ 38,188	0.13%
26182	Harleysville Worcester Ins Co	120 Front Street, Suite 400	Worcester	MA	01608-1408	508-751-8100	$ 30,891	0.10%
21458	Employers Ins Of Wausau	2000 Westwood Drive	Wausau	WI	54401	715-845-5211	$ 25,977	0.09%
24031	Northland Cas Co	1295 Northland Drive	Mendota Heights	MN	55120-1146	651-688-4100	$ 23,908	0.08%
20346	Pacific Ind Co	15 Mountain View Road, P.O. Box 1615	Warren	NJ	07061-1615	908-903-2000	$ 20,897	0.07%

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance
Line of Business:
Fidelity

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
20303	Great Northern Ins Co	15 Mountain View Road, P.O. Box 1615	Warren	NJ	07061-1615	908-903-2000	$ 19,249	0.06%
25887	Us Fidelity & Guaranty Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 19,140	0.06%
19038	Travelers Cas & Surety Co	One Tower Square	Hartford	CT	06183	860-277-0111	$ 18,331	0.06%
13056	Rli Ins Co	9025 N. Lindbergh Drive	Peoria	IL	61615	309-692-1000	$ 16,857	0.06%
22136	Great American Ins Co Of Ny	580 Walnut Street	Cincinnati	OH	45202	513-369-5000	$ 16,320	0.05%
22306	Massachusetts Bay Ins Co	440 Lincoln Street	Worcester	MA	01605	508-853-7200-4476	$ 15,410	0.05%
10758	Colonial Surety Co	50 Chestnut Ridge Rd	Montvale	NJ	07645	201-573-8788	$ 14,604	0.05%
26344	Great American Assur Co	580 Walnut Street	Cincinnati	OH	45202	513-369-5000	$ 13,314	0.04%
19356	Maryland Cas Co	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 11,221	0.04%
24074	Ohio Cas Ins Co	9450 Seward Road	Fairfield	OH	45014	513-603-2400	$ 10,549	0.03%
22918	American Motorists Ins Co	1 Kemper Drive	Long Grove	IL	60049-0001	847-320-2000	$ 8,953	0.03%
25682	Travelers Ind Co Of Ct	One Tower Square	Hartford	CT	06183	860-277-0111	$ 7,007	0.02%
26832	Great American Alliance Ins Co	580 Walnut Street	Cincinnati	OH	45202	513-369-5000	$ 6,454	0.02%
19895	Atlantic Mut Ins Co	140 Broadway	New York	NY	10005-1101	212-943-1800	$ 6,355	0.02%
21415	Employers Mut Cas Co	717 Mulberry Street	Des Moines	IA	50309-3872	515-280-2511	$ 6,099	0.02%
25879	Fidelity & Guaranty Ins Underwriters	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 5,753	0.02%
24988	Sentry Ins A Mut Co	1800 North Point Drive	Stevens Point	WI	54481-8020	715-346-6000	$ 5,092	0.02%
20427	American Cas Co Of Reading Pa	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 4,747	0.02%
12904	Tokio Marine & Fire Ins Co Ltd Us Br	230 Park Avenue	New York	NY	10169-0005	212-297-6600	$ 4,729	0.02%
19372	Northern Ins Co Of Ny	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 4,537	0.01%
25674	Travelers Ind Co Of Il	One Tower Square	Hartford	CT	06183-1190	860-277-0111	$ 4,267	0.01%
14974	Pennsylvania Lumbermens Mut Ins	170 S. Independence Mall West Ste 200E	Philadelphia	PA	19106-3388	215-625-9233-310	$ 4,228	0.01%
18619	Platte River Ins Co.	4610 University Avenue	Madison	WI	53705-0900	608-231-4450	$ 3,959	0.01%
24775	St Paul Guardian Ins Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 3,516	0.01%
19720	American Alt Ins Corp	555 College Road East - P.O. Box 5241	Princeton	NJ	08543	609-243-4200	$ 3,452	0.01%
35386	Fidelity & Guaranty Ins Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 3,363	0.01%
25658	Travelers Ind Co	One Tower Square	Hartford	CT	06183	860-277-0111	$ 3,352	0.01%
13331	American Hardware Mut Ins Co	471 East Broad Street	Columbus	OH	43215	614-225-8211	$ 3,282	0.01%
15059	Public Service Mut Ins Co	One Park Avenue	New York	NY	10016-5802	212-591-9500	$ 3,235	0.01%
24147	Old Republic Ins Co	414 West Pittsburgh Street	Greensburg	PA	15601-0789	724-834-5000	$ 3,082	0.01%
31325	Acadia Ins Co	One Acadia Commons	Westbrook	ME	04092	207-772-4300-1604	$ 2,368	0.01%
20230	Central Mut Ins Co	800 South Washington Street	Van Wert	OH	45891	419-238-5551-2437	$ 1,357	0.00%
24295	Providence Washington Ins Co	One Providence Washington	Providence	RI	02903	401-453-7000	$ 1,121	0.00%
19704	American States Ins Co	Safeco Plaza	Seattle	WA	98185	206-545-5000	$ 1,116	0.00%

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance
Line of Business:
Fidelity

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
21482	Factory Mut Ins Co	1301 Atwood Avenue	Johnston	RI	02919-4908	401-275-3000	$ 1,039	0.00%
20508	Valley Forge Ins Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 1,027	0.00%
20486	Transcontinental Ins Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 1,027	0.00%
20494	Transportation Ins Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 996	0.00%
29874	North American Specialty Ins Co	650 Elm Street	Manchester	NH	03101	603-644-6600	$ 985	0.00%
25666	Travelers Ind Co Of Amer	One Tower Square	Hartford	CT	06183	860-277-0111	$ 959	0.00%
19380	American Home Assur Co	70 Pine Street	New York	NY	10270	212-770-7000	$ 868	0.00%
20478	National Fire Ins Co Of Hartford	55 Capital Blvd	Rocky Hill	CT	06067	312-822-5000	$ 638	0.00%
10677	Cincinnati Ins Co	6200 South Gilmore Road	Fairfield	OH	45014-5141	513-870-2000	$ 613	0.00%
41483	Farmington Cas Co	One Tower Square	Hartford	CT	06183	860-277-0111	$ 550	0.00%
24872	Connecticut Ind Co	9300 Arrowpoint Blvd. Po Box 1000	Charlotte	NC	28201-1000	704-522-2000	$ 500	0.00%
20621	Onebeacon America Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 485	0.00%
24880	Fire & Cas Ins Co Of Ct	9300 Arrowpoint Blvd., Po Box 1000	Charlotte	NC	28201-1000	704-522-2000	$ 482	0.00%
23809	Granite State Ins Co	70 Pine Street	New York	NY	10270	212-770-7000	$ 434	0.00%
19690	American Economy Ins Co	Safeco Plaza	Seattle	WA	98185	206-545-5000	$ 415	0.00%
22713	Insurance Co Of North Amer	1601 Chestnut Street	Philadelphia	PA	19103	215-640-2324	$ 398	0.00%
34100	Masswest Ins Co Inc	123 Interstate Drive	West Springfield	MA	1089	413-733-7391	$ 255	0.00%
25615	Charter Oak Fire Ins Co	One Tower Square	Hartford	CT	06183	860-277-0111	$ 241	0.00%
30562	American Manufacturers Mut Ins Co	1 Kemper Drive	Long Grove	IL	60049-0001	847-320-2000	$ 208	0.00%
43575	Indemnity Ins Co Of North Amer	1601 Chestnut Street	Philadelphia	PA	19103	215-640-2324	$ 176	0.00%
22195	Insurance Co Of Greater Ny	200 Madison Avenue	New York	NY	10016-3903	212-683-9700	$ 109	0.00%
20222	All Amer Ins Co	800 South Washington Street	Van Wert	OH	45891	419-238-5551-2437	$ 100	0.00%
37257	Insurance Corp Of Hannover	1177 Avenue Of The Americas	New York	NY	10036	212-805-9700	$ 95	0.00%
26247	American Guarantee & Liability Ins	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 50	0.00%
19305	Assurance Co Of Amer	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ (292)	0.00%
24198	Peerless Ins Co	62 Maple Avenue	Keene	NH	03431	603-352-3221	$ (883)	0.00%
21113	United States Fire Ins Co	305 Madison Avenue	Morristown	NJ	07960	973-490-6600	$ (4,199)	-0.01%
10205	Mountain Valley Ind Co	95 Route 17 South	Paramus	NJ	07653-0931	201-291-2000	$ (10,944)	-0.04%
							$ 30,279,628	

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

MASSACHUSETTS DIRECT WRITTEN PREMIUM LINE OF BUSINESS: FINANCIAL GUARANTY

Division Of Insurance
Line of Business:
Financial Guaranty

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
12041	Mbia Ins Corp	113 King Street	Armonk	NY	10504-1610	914-273-4545	$ 27,324,987	40.03%
18708	Ambac Assur Corp	One State Street Plaza	New York	NY	10004	212-668-0340	$ 10,658,796	15.61%
12815	Financial Guaranty Ins Co	125 Park Avenue	New York	NY	10017	212-312-3000	$ 8,836,007	12.94%
20311	XI Capital Assurance Inc	1221 Avenue Of The Americas	New York	NY	10020-1001	212-478-3400	$ 8,150,938	11.94%
18287	Financial Security Assur Inc	350 Park Ave.	New York	NY	10022-6022	212-823-1146	$ 7,546,252	11.05%
36250	Radian Asset Assur Inc	335 Madison Avenue	New York	NY	10017-4605	212-983-5859	$ 4,353,776	6.38%
19038	Travelers Cas & Surety Co	One Tower Square	Hartford	CT	06183	860-277-0111	$ 508,860	0.75%
21873	Firemans Fund Ins Co	777 San Marin Drive	Novato	CA	94998	415-899-2000	$ 462,600	0.68%
25658	Travelers Ind Co	One Tower Square	Hartford	CT	06183	860-277-0111	$ 231,300	0.34%
35289	Continental Ins Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 154,200	0.23%
22896	Aca Financial Guaranty Corp	140 Broadway, 47Th Floor	New York	NY	10005-1101	212-375-2000	$ 37,988	0.06%
20877	Capital Markets Assr Corp	113 King Street	Armonk	NY	10504-1610	914-273-4545	$ 3,138	0.00%
							$ 68,268,842	

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

MASSACHUSETTS DIRECT WRITTEN PREMIUM LINE OF BUSINESS: FIRE

Division Of Insurance
Line of Business:
Fire

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
21482	Factory Mut Ins Co	1301 Atwood Avenue	Johnston	RI	02919-4908	401-275-3000	$ 13,537,245.00	9.98%
41360	Arbella Protection Ins Co	1100 Crown Colony Drive	Quincy	MA	02269-9103	617-328-2936	$ 8,771,888.00	6.47%
25658	Travelers Ind Co	One Tower Square	Hartford	CT	06183	860-277-0111	$ 7,290,587.00	5.38%
35300	Allianz Global Risks Us Ins Co	2350 Empire Avenue	Burbank	CA	91504-3350	818-260-7500	$ 6,556,535.00	4.84%
10014	Affiliated Fm Ins Co	1301 Atwood Avenue	Johnston	RI	02919-4908	401-275-3000	$ 6,421,040.00	4.74%
26247	American Guarantee & Liability Ins	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 5,985,298.00	4.41%
19798	Merrimack Mut Fire Ins Co	95 Old River Road	Andover	MA	01810-1078	978-475-3300	$ 5,806,611.00	4.28%
24678	Royal Ind Co	9300 Arrowpoint Blvd., P. O. Box 1000	Charlotte	NC	28201-1000	704-522-2000	$ 4,556,217.00	3.36%
34754	Commerce Ins Co	211 Main Street	Webster	MA	01570-0758	508-943-9000	$ 4,549,840.00	3.36%
21458	Employers Ins Of Wausau	2000 Westwood Drive	Wausau	WI	54401	715-845-5211	$ 3,592,442.00	2.65%
15067	Quincy Mut Fire Ins Co	57 Washington Street	Quincy	MA	02169	617-770-5100	$ 2,921,243.00	2.15%
21113	United States Fire Ins Co	305 Madison Avenue	Morristown	NJ	07960	973-490-6600	$ 2,888,255.00	2.13%
26018	Vermont Mut Ins Co	89 State Street	Montpelier	VT	05601	802-223-2341	$ 2,710,728.00	2.00%
42978	American Security Ins Co	260 Interstate North Circle, Nw	Atlanta	GA	30339	770-763-1000	$ 2,700,258.00	1.99%
19682	Hartford Fire In Co	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ 2,658,972.00	1.96%
26298	Metropolitan Property & Cas Ins Co	700 Quaker Lane	Warwick	RI	02886-6669	401-827-2400	$ 2,423,444.00	1.79%
16535	Zurich American Ins Co	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 2,322,368.00	1.71%
19771	Cambridge Mut Fire Ins Co	95 Old River Road	Andover	MA	01810-1078	978-475-3300	$ 2,234,441.00	1.65%
13803	Farm Family Cas Ins Co	344 Route 9W	Glenmont	NY	12077	518-431-5000	$ 2,096,619.00	1.55%
25674	Travelers Ind Co Of Il	One Tower Square	Hartford	CT	06183-1190	860-277-0111	$ 1,754,708.00	1.29%
41181	Universal Underwriters Ins Co	7045 College Boulevard	Overland Park	KS	66211	913-339-1000	$ 1,687,299.00	1.24%
14192	Hingham Mut Fire Ins Co	230 Beal Street	Hingham	MA	02043	781-749-0841-122	$ 1,544,485.00	1.14%
34207	Westport Ins Corp	5200 Metcalf Avenue	Overland Park	KS	66202-1391	913-676-5270	$ 1,543,677.00	1.14%
20621	Onebeacon America Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 1,489,928.00	1.10%
10936	Seneca Ins Co Inc	160 Water Street	New York	NY	10038-4922	212-344-3000	$ 1,467,291.00	1.08%
21857	American Ins Co	777 San Marin Drive	Novato	CA	94998	415-899-2000	$ 1,286,448.00	0.95%
22292	Hanover Ins Co	440 Lincoln Street	Worcester	MA	01605	508-853-7200-4476	$ 1,242,133.00	0.92%
23035	Liberty Mut Fire Ins Co	175 Berkeley Street	Boston	MA	02117	617-357-9500	$ 1,126,484.00	0.83%
26980	Royal Ins Co Of Amer	1240 E. Diehl Rd., Ste 500, P. O. Box 3144	Naperville	IL	60566	630-577-9200	$ 1,109,874.00	0.82%
19720	American Alt Ins Corp	555 College Road East - P.O. Box 5241	Princeton	NJ	08543	609-243-4200	$ 1,099,098.00	0.81%
17000	Arbella Mut Ins Co	1100 Crown Colony Drive	Quincy	MA	02269-9103	617-328-2936	$ 1,025,036.00	0.76%
14206	Holyoke Mut Ins Co In Salem	Holyoke Square	Salem	MA	01970-6506	978-744-6123	$ 986,295.00	0.73%
21881	National Surety Corp	33 West Monroe	Chicago	IL	60603	312-346-6400	$ 968,205.00	0.71%
26182	Harleysville Worcester Ins Co	120 Front Street, Suite 400	Worcester	MA	01608-1408	508-751-8100	$ 943,251.00	0.70%

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance
Line of Business:
Fire

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
24767	St Paul Fire & Marine Ins Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 943,099.00	0.70%
25534	Tig Ins Co	5205 N. O'Connor Blvd.	Irving	TX	75039	972-831-5000	$ 921,713.00	0.68%
25941	United Services Auto Assoc	9800 Fredericksburg Road	San Antonio	TX	78288	210-498-2211	$ 865,171.00	0.64%
15024	Preferred Mut Ins Co	One Preferred Way	New Berlin	NY	13411-1896	607-847-6161	$ 796,245.00	0.59%
13943	Fitchburg Mut Ins Co	222 Ames Street	Dedham	MA	02026-1850	781-326-4010	$ 794,721.00	0.59%
14923	Patrons Mut Ins Co Of Ct	769 Hebron Avenue	Glastonbury	CT	06033	860-633-4678	$ 704,995.00	0.52%
39454	Safety Ins Co	20 Custom House Street	Boston	MA	02110	617-951-0600	$ 699,545.00	0.52%
11150	Arch Ins Co	One Liberty Plaza, 53Rd Floor	New York	NY	10006	212-651-6500	$ 673,918.00	0.50%
10815	Verlan Fire Ins Co Md	8403 Colesville Road, Suite 300	Silver Spring	MD	20910-3352	301-495-7722	$ 640,381.00	0.47%
14974	Pennsylvania Lumbermens Mut Ins	170 S. Independence Mall West Ste 200E	Philadelphia	PA	19106-3388	215-625-9233-310	$ 630,455.00	0.47%
33022	Axa Corp Solutions Ins Co	17 State Street	New York	NY	10004-1501	212-493-9300	$ 622,834.00	0.46%
22306	Massachusetts Bay Ins Co	440 Lincoln Street	Worcester	MA	01605	508-853-7200-4476	$ 610,072.00	0.45%
25887	Us Fidelity & Guaranty Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 601,750.00	0.44%
20761	Boston Old Colony Ins Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 589,007.00	0.43%
14826	New London Cty Mut Ins Co	101 High Street	Norwich	CT	06360-0040	860-887-3553	$ 569,346.00	0.42%
24813	Balboa Ins Co	3349 Michelson Drive, Suite 200	Irvine	CA	92612-1627	949-222-8000	$ 567,276.00	0.42%
25682	Travelers Ind Co Of Ct	One Tower Square	Hartford	CT	06183	860-277-0111	$ 566,210.00	0.42%
15040	Providence Mut Fire Ins Co	340 East Avenue	Warwick	RI	02886-1802	401-827-1800	$ 539,140.00	0.40%
13463	Barnstable County Mut Ins Co	108 Hallet Street	Yarmouth Port	MA	02675	508-362-4567	$ 534,402.00	0.39%
14982	Penn Millers Ins Co	72 North Franklin Street	Wilkes-Barre	PA	18701-1301	570-822-8111	$ 478,244.00	0.35%
24791	St Paul Mercury Ins Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 446,570.00	0.33%
23965	Norfolk & Dedham Mut Fire Ins Co	222 Ames Street	Dedham	MA	02026-1850	781-326-4010	$ 445,894.00	0.33%
35386	Fidelity & Guaranty Ins Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 436,799.00	0.32%
25860	Union Mut Fire Ins Co	139 State Street	Montpelier	VT	05602-0000	802-223-5261	$ 426,807.00	0.31%
24554	Xl Ins Amer Inc	Seaview House, 70 Seaview Avenue	Stamford	CT	06902-6040	203-964-5200	$ 412,910.00	0.30%
21318	Coregis Ins Co	525 West Van Buren, Suite 500	Chicago	IL	60607	312-821-4000	$ 401,061.00	0.30%
22217	Gulf Ins Co	4600 Fuller Drive	Irving	TX	75038-6506	972-650-2800	$ 394,487.00	0.29%
37257	Insurance Corp Of Hannover	1177 Avenue Of The Americas	New York	NY	10036	212-805-9700	$ 389,167.00	0.29%
22667	Ace American Ins Co	1601 Chestnut Street	Philadelphia	PA	19101-1484	215-640-1000-2324	$ 366,987.00	0.27%
19038	Travelers Cas & Surety Co	One Tower Square	Hartford	CT	06183	860-277-0111	$ 361,032.00	0.27%
30503	Shelby Cas Ins Comp	3760 River Run Drive	Birmingham	AL	35243	205-970-7000	$ 332,552.00	0.25%
19070	Standard Fire Ins Co	One Tower Square	Hartford	CT	06183	860-277-0111	$ 325,602.00	0.24%
19380	American Home Assur Co	70 Pine Street	New York	NY	10270	212-770-7000	$ 321,128.00	0.24%
14931	Pawtucket Mut Ins Co	25 Maple Street	Pawtucket	RI	02860-2104	401-725-5600	$ 317,406.00	0.23%

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance
Line of Business:
Fire

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
22578	Horace Mann Ins Co	#1 Horace Mann Plaza	Springfield	IL	62715	217-789-2500	$ 314,261.00	0.23%
13706	Dorchester Mut Fire Ins Co	222 Ames Street	Dedham	MA	02026-1850	781-326-4010	$ 306,385.00	0.23%
20648	Employers Fire Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 306,378.00	0.23%
14788	Natl Grange Mut Ins Co	55 West Street	Keene	NH	03431	603-352-4000	$ 295,513.00	0.22%
25976	Utica Mut Ins Co	180 Genesee Street	New Hartford	NY	13413	315-734-2000	$ 294,359.00	0.22%
19976	Amica Mut Ins Co	100 Amica Way	Lincoln	RI	02865-1156	800-652-6422	$ 271,916.00	0.20%
41343	Gerling Amer Ins Co	717 Fifth Avenue	New York	NY	10022	212-756-2600	$ 265,069.00	0.20%
25992	Northern Security Ins Co Inc	89 State Street	Montpelier	VT	05602	802-223-2341	$ 258,765.00	0.19%
12904	Tokio Marine & Fire Ins Co Ltd Us Br	230 Park Avenue	New York	NY	10169-0005	212-297-6600	$ 253,400.00	0.19%
21873	Firemans Fund Ins Co	777 San Marin Drive	Novato	CA	94998	415-899-2000	$ 250,068.00	0.18%
21180	Sentry Select Ins Co	1800 North Point Drive	Stevens Point	WI	54481-8020	715-346-6000	$ 245,763.00	0.18%
24988	Sentry Ins A Mut Co	1800 North Point Drive	Stevens Point	WI	54481-8020	715-346-6000	$ 233,455.00	0.17%
23469	American Modern Home Ins Co	7000 Midland Blvd.	Amelia	OH	45102-2607	800-543-2644-5289	$ 223,435.00	0.16%
21970	Onebeacon Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 214,783.00	0.16%
34100	Masswest Ins Co Inc	123 Interstate Drive	West Springfield	MA	1089	413-733-7391	$ 205,901.00	0.15%
23043	Liberty Mut Ins Co	175 Berkeley Street	Boston	MA	02117	617-357-9500	$ 205,794.00	0.15%
25968	Usaa Cas Ins Co	9800 Fredericksburg Road	San Antonio	TX	78288	210-498-2211	$ 201,396.00	0.15%
33618	Safety Ind Ins Co	20 Custom House Street	Boston	MA	02110	617-951-0600	$ 179,710.00	0.13%
20281	Federal Ins Co	15 Mountain View Road, P. O. Box 1615	Warren	NJ	07061-1615	908-903-2000	$ 176,848.00	0.13%
29874	North American Specialty Ins Co	650 Elm Street	Manchester	NH	03101	603-644-6600	$ 175,779.00	0.13%
36463	Discover Prop & Cas Ins Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 170,257.00	0.13%
21415	Employers Mut Cas Co	717 Mulberry Street	Des Moines	IA	50309-3872	515-280-2511	$ 164,888.00	0.12%
21261	Electric Ins Co	75 Sam Fonzo Drive	Beverly	MA	01915	978-921-0660	$ 153,699.00	0.11%
22136	Great American Ins Co Of Ny	580 Walnut Street	Cincinnati	OH	45202	513-369-5000	$ 147,131.00	0.11%
25879	Fidelity & Guaranty Ins Underwriters	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 136,955.00	0.10%
20346	Pacific Ind Co	15 Mountain View Road, P.O. Box 1615	Warren	NJ	07061-1615	908-903-2000	$ 118,159.00	0.09%
23108	Lumbermens Underwriting Alliance	2501 North Military Trail	Boca Raton	FL	33431	561-994-1900	$ 114,777.00	0.08%
24295	Providence Washington Ins Co	One Providence Washington	Providence	RI	02903	401-453-7000	$ 111,780.00	0.08%
24775	St Paul Guardian Ins Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 111,691.00	0.08%
22713	Insurance Co Of North Amer	1601 Chestnut Street	Philadelphia	PA	19103	215-640-2324	$ 107,920.00	0.08%
23175	Phenix Mut Fire Ins Co	42 Pleasant Street	Concord	NH	03302-0900	603-225-2773	$ 107,022.00	0.08%
24740	Safeco Ins Co Of Amer	Safeco Plaza	Seattle	WA	98185	206-545-5000	$ 105,736.00	0.08%
20230	Central Mut Ins Co	800 South Washington Street	Van Wert	OH	45891	419-238-5551-2437	$ 101,875.00	0.08%
24589	American & Foreign Ins Co	9300 Arrowpoint Blvd., P. O. Box 1000	Charlotte	NC	28201-1000	704-522-2000	$ 97,579.00	0.07%

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance
Line of Business:
Fire

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
20303	Great Northern Ins Co	15 Mountain View Road, P.O. Box 1615	Warren	NJ	07061-1615	908-903-2000	$ 80,474.00	0.06%
32352	Prudential Prop & Cas Ins Co	23 Main Street	Holmdel	NJ	07733	732-946-5000	$ 74,127.00	0.05%
31325	Acadia Ins Co	One Acadia Commons	Westbrook	ME	04092	207-772-4300-1604	$ 71,158.00	0.05%
24872	Connecticut Ind Co	9300 Arrowpoint Blvd. Po Box 1000	Charlotte	NC	28201-1000	704-522-2000	$ 70,454.00	0.05%
22683	Teachers Ins Co	#1 Horace Mann Plaza	Springfield	IL	62715	217-789-2500	$ 63,058.00	0.05%
21784	Firemens Ins Co Of Washington Dc	6802 Paragon Place, Suite 300	Richmond	VA	23230	804-285-2700	$ 59,810.00	0.04%
19895	Atlantic Mut Ins Co	140 Broadway	New York	NY	10005-1101	212-943-1800	$ 52,018.00	0.04%
21849	American Automobile Ins Co	777 San Marin Drive	Novato	CA	94998	415-899-2000	$ 47,425.00	0.03%
13935	Federated Mut Ins Co	121 East Park Square	Owatonna	MN	55060	507-455-5200	$ 44,776.00	0.03%
20397	Vigilant Ins Co	55 Water Street	New York	NY	10041	212-612-4000	$ 44,136.00	0.03%
15059	Public Service Mut Ins Co	One Park Avenue	New York	NY	10016-5802	212-591-9500	$ 42,715.00	0.03%
24074	Ohio Cas Ins Co	9450 Seward Road	Fairfield	OH	45014	513-603-2400	$ 40,259.00	0.03%
25666	Travelers Ind Co Of Amer	One Tower Square	Hartford	CT	06183	860-277-0111	$ 37,648.00	0.03%
22918	American Motorists Ins Co	1 Kemper Drive	Long Grove	IL	60049-0001	847-320-2000	$ 36,147.00	0.03%
37052	Regis Ins Co	899 Cassatt Road	Berwyn	PA	19312	610-647-1280	$ 34,755.00	0.03%
19704	American States Ins Co	Safeco Plaza	Seattle	WA	98185	206-545-5000	$ 34,294.00	0.03%
26832	Great American Alliance Ins Co	580 Walnut Street	Cincinnati	OH	45202	513-369-5000	$ 32,464.00	0.02%
26522	Mount Vernon Fire Ins Co	190 South Warner Road, P.O. Box 6700	Wayne	PA	19087-2191	610-688-2535	$ 32,404.00	0.02%
19909	Centennial Ins Co	140 Broadway	New York	NY	10005-1101	212-943-1800	$ 32,391.00	0.02%
20427	American Cas Co Of Reading Pa	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 27,106.00	0.02%
22977	Lumbermens Mut Cas Co	1 Kemper Drive	Long Grove	IL	60049-0001	847-320-2000	$ 25,380.00	0.02%
23973	West Newbury Mut Fire Ins Co	222 Ames Street	Dedham	MA	02026-1850	781-326-4010	$ 25,150.00	0.02%
40827	Virginia Surety Co Inc	1000 Milwaukee Avenue	Glenview	IL	60025	847-953-1000	$ 23,634.00	0.02%
24503	Blue Ridge Ins Co	One General Drive	Sun Prairie	WI	53596	608-837-4440	$ 22,163.00	0.02%
14354	Jewelers Mut Ins Co	24 Jewelers Park Drive	Neenah	WI	54956-3703	920-725-4326	$ 21,521.00	0.02%
41459	Armed Forces Ins Exchange	550 Eisenhower Road	Leavenworth	KS	66048	913-727-5500	$ 21,364.00	0.02%
35696	Harleysville Preferred Ins Co	355 Maple Avenue	Harleysville	PA	19438-2297	215-256-5000	$ 21,186.00	0.02%
24198	Peerless Ins Co	62 Maple Avenue	Keene	NH	03431	603-352-3221	$ 20,859.00	0.02%
25615	Charter Oak Fire Ins Co	One Tower Square	Hartford	CT	06183	860-277-0111	$ 20,230.00	0.01%
23329	Merchants Mut Ins Co	250 Main Street	Buffalo	NY	14240-0903	716-849-3333	$ 18,272.00	0.01%
20362	Mitsui Sumitomo Ins Co Of Amer	15 Independence Boulevard, P.O. Box 4602	Warren	NJ	07059-4602	908-604-2900	$ 15,833.00	0.01%
26344	Great American Assur Co	580 Walnut Street	Cincinnati	OH	45202	513-369-5000	$ 15,614.00	0.01%
21105	North River Ins Co	305 Madison Avenue	Morristown	NJ	07960	973-490-6600	$ 15,117.00	0.01%
35289	Continental Ins Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 14,569.00	0.01%

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance
Line of Business:
Fire

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
30562	American Manufacturers Mut Ins Co	1 Kemper Drive	Long Grove	IL	60049-0001	847-320-2000	$ 14,186.00	0.01%
10111	American Bankers Ins Co Of Fl	11222 Quail Roost Drive	Miami	FL	33157	305-253-2244	$ 13,739.00	0.01%
25143	State Farm Fire And Cas Co	One State Farm Plaza	Bloomington	IL	61710	309-766-2311	$ 12,638.00	0.01%
20613	American Employers Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 12,012.00	0.01%
20524	Specialty Natl Ins Co	1 Kemper Drive	Long Grove	IL	60049-0001	847-320-2000	$ 11,903.00	0.01%
30104	Hartford Underwriters Ins Co	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ 11,541.00	0.01%
24325	York Ins Co	One Providence Washington Plz	Providence	RI	02903	401-453-7000	$ 11,517.00	0.01%
20222	All Amer Ins Co	800 South Washington Street	Van Wert	OH	45891	419-238-5551-2437	$ 11,446.00	0.01%
22837	Interstate Ind Co	33 West Monroe Street	Chicago	IL	60603	312-346-6400	$ 10,893.00	0.01%
14486	Co	62 Maple Avenue	Keene	NH	03431	603-352-3221	$ 10,838.00	0.01%
22322	Greenwich Ins Co	Seaview House, 70 Seaview Avenue	Stamford	CT	06902-6040	203-964-5200	$ 10,565.00	0.01%
42048	Diamond State Ins Co	Three Bala Plaza E Ste 300	Bala Cynwyd	PA	19004	610-664-1500	$ 10,460.00	0.01%
13056	Rli Ins Co	9025 N. Lindbergh Drive	Peoria	IL	61615	309-692-1000	$ 10,367.00	0.01%
20478	National Fire Ins Co Of Hartford	55 Capital Blvd	Rocky Hill	CT	06067	312-822-5000	$ 10,233.00	0.01%
12866	T.H.E. Ins Co	10451 Gulf Blvd	Treasure Island	FL	33706	727-367-6900	$ 10,115.00	0.01%
24031	Northland Cas Co	1295 Northland Drive	Heights	MN	55120-1146	651-688-4100	$ 9,323.00	0.01%
19690	American Economy Ins Co	Safeco Plaza	Seattle	WA	98185	206-545-5000	$ 9,185.00	0.01%
16691	Great American Ins Co	580 Walnut Street	Cincinnati	OH	45202	513-369-5000	$ 7,573.00	0.01%
23809	Granite State Ins Co	70 Pine Street	New York	NY	10270	212-770-7000	$ 7,192.00	0.01%
26433	Harco Natl Ins Co	2850 West Golf Road	Meadows	IL	60008	847-321-4800	$ 7,019.00	0.01%
21326	Empire Fire & Marine Ins Co	13810 Fnb Parkway	Omaha	NE	68154-5202	402-963-5000	$ 5,917.00	0.00%
22195	Insurance Co Of Greater Ny	200 Madison Avenue	New York	NY	10016-3903	212-683-9700	$ 5,094.00	0.00%
40142	American Zurich Ins Co	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 4,931.00	0.00%
20494	Transportation Ins Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 4,607.00	0.00%
10669	Church Ins Co	445 Fifth Avenue	New York	NY	10016-0109	212-592-1800	$ 4,516.00	0.00%
21865	Associated Ind Corp	777 San Marin Drive	Novato	CA	94998	415-899-2000	$ 4,443.00	0.00%
23337	Merchants Ins Co Of Nh Inc	250 Main Street	Buffalo	NY	14240-0903	716-849-3333	$ 3,984.00	0.00%
39306	Fidelity & Deposit Co Of Md	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 3,863.00	0.00%
18910	American Protection Ins Co	1 Kemper Drive	Long Grove	IL	60049-0001	847-320-2000	$ 3,637.00	0.00%
19372	Northern Ins Co Of Ny	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 3,473.00	0.00%
10847	Cumis Ins Society Inc	5910 Mineral Point Road	Madison	WI	53705	608-238-5851	$ 3,221.00	0.00%
13331	American Hardware Mut Ins Co	471 East Broad Street	Columbus	OH	43215	614-225-8211	$ 3,060.00	0.00%
21296	Associates Ins Co	4600 Fuller Drive	Irving	TX	75038	972-650-2800	$ 3,024.00	0.00%
11126	Sompo Japan Ins Co Of Amer	Two World Financial Center, 43Rd Floor	New York	NY	10281-1058	212-416-1200	$ 3,013.00	0.00%

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance
Line of Business:
Fire

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
20486	Transcontinental Ins Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 2,957.00	0.00%
44393	West American Ins Co	9450 Seward Road	Fairfield	OH	45014	513-603-2400	$ 2,754.00	0.00%
19356	Maryland Cas Co	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 2,361.00	0.00%
29424	Hartford Cas Ins Co	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ 2,323.00	0.00%
25984	Graphic Arts Mut Ins Co	180 Genesee Street	New Hartford	NY	13413	315-734-2000	$ 2,292.00	0.00%
24414	General Cas Co Of Wi	One General Drive	Sun Prairie	WI	53596-0001	608-837-4440	$ 1,976.00	0.00%
10677	Cincinnati Ins Co	6200 South Gilmore Road	Fairfield	OH	45014-5141	513-870-2000	$ 1,592.00	0.00%
26069	Wausau Business Ins Co	2000 Westwood Drive	Wausau	WI	54401	715-845-5211	$ 1,205.00	0.00%
25623	Phoenix Ins Co	One Tower Square	Hartford	CT	06183	860-277-0111	$ 1,103.00	0.00%
22187	Greater Ny Mut Ins Co	200 Madison Avenue	New York	NY	10016-3903	212-683-9700	$ 1,041.00	0.00%
15032	Guideone Mut Ins Co	1111 Ashworth Road	Moines	IA	50265-3538	515-267-5000	$ 1,020.00	0.00%
20532	Clarendon Natl Ins Co	1177 Avenue Of The Americas	New York	NY	10036	212-805-9700	$ 943.00	0.00%
24147	Old Republic Ins Co	414 West Pittsburgh Street	Greensburg	PA	15601-0789	724-834-5000	$ 906.00	0.00%
14990	Pennsylvania Ntl Mut Cas Ins Co	Two North Second Street	Harrisburg	PA	17101	717-234-4941	$ 856.00	0.00%
38369	Northern Assur Co Of Amer	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 826.00	0.00%
16187	Axa Re Prop & Cas Ins Co	17 State Street	New York	NY	10004-1501	212-493-9300	$ 294.00	0.00%
41955	Barnstable County Ins Co	108 Hallet Street	Yarmouth Port	MA	02675	508-362-4567	$ 242.00	0.00%
23396	Amerisure Mut Ins Co	26777 Halsted Road	Farmington Hills	MI	48331-3586	248-615-9000	$ 159.00	0.00%
23787	Nationwide Mut Ins Co	One Nationwide Plaza	Columbus	OH	43215-2220	614-249-7111	$ 156.00	0.00%
37303	Redland Ins Co	1177 Avenue Of The Americas	New York	NY	10036	212-805-9700	$ 140.00	0.00%
16160	Groveland Mut Ins Co	222 Ames Street	Dedham	MA	02026-1850	781-326-4010	$ 100.00	0.00%
10022	Countryway Ins Co	5794 Widewaters Parkway	Dewitt	NY	13214-1884	(315)634-5200	$ 93.00	0.00%
31135	Great American Security Ins Co	580 Walnut Street	Cincinnati	OH	45202	513-369-5000	$ 85.00	0.00%
27073	Nipponkoa Ins Co Ltd U.S. Branch	U.S. Branch-14 Wall Street, 8Th Fl.	New York	NY	10005	212-405-1650	$ 70.00	0.00%
25852	New England Guaranty Ins Co Inc	139 State Street	Montpelier	VT	05602-0000	802-223-5261-	$ 64.00	0.00%
11991	National Cas Co	8877 N. Gainey Center Drive	Scottsdale	AZ	85258-2108	480-365-4000	$ 58.00	0.00%
20508	Valley Forge Ins Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 25.00	0.00%
11045	Excelsior Ins Co	62 Maple Avenue	Keene	NH	03431	603-352-3221	$ 25.00	0.00%
25518	Tig Premier Ins Co	5205 N. O'Connor Blvd.	Irving	TX	75039	972-831-5000	$ 2.00	0.00%
19305	Assurance Co Of Amer	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ (88.00)	0.00%
23779	Nationwide Mut Fire Ins Co	One Nationwide Plaza	Columbus	OH	43215-2220	614-249-7111	$ (236.00)	0.00%
31887	Arkwright Ins Co	1301 Atwood Avenue	Johnston	RI	02919-4908	401-275-3000	$ (867.00)	0.00%
24880	Fire & Cas Ins Co Of Ct	9300 Arrowpoint Blvd., Po Box 1000	Charlotte	NC	28201-1000	704-522-2000	$ (945.00)	0.00%
27120	Trumbull Ins Co	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ (1,077.00)	0.00%

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance
Line of Business:
Fire

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
21121	Westchester Fire Ins Co	1601 Chestnut Street	Philadelphia	PA	19103	215-640-2324	$ (1,300.00)	0.00%
23841	New Hampshire Ins Co	70 Pine Street	New York	NY	10270	212-770-7000	$ (2,301.00)	0.00%
19062	Automobile Ins Co Of Hartford Ct	One Tower Square	Hartford	CT	06183	860-277-0111	$ (2,608.00)	0.00%
29459	Twin City Fire Ins Co Co	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ (3,495.00)	0.00%
37710	First American Prop & Cas Ins Co	114 East Fifth Street	Santa Ana	CA	92701	714-560-7850	$ (12,015.00)	-0.01%
20443	Continental Cas Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ (166,702.00)	-0.12%
10205	Mountain Valley Ind Co	95 Route 17 South	Paramus	NJ	07653-0931	201-291-2000	$ (415,541.00)	-0.31%
							$ 135,580,148.00	

MASSACHUSETTS DIRECT WRITTEN PREMIUM LINE OF BUSINESS: HOMEOWNERS MULTIPLE PERIL

Division Of Insurance
Line of Business:
Homeowners Multiple Peril

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
19798	Merrimack Mut Fire Ins Co	95 Old River Road	Andover	MA	01810-1078	978-475-3300	$ 61,213,603	6.03%
15067	Quincy Mut Fire Ins Co	57 Washington Street	Quincy	MA	02169	617-770-5100	$ 57,845,798	5.69%
23035	Liberty Mut Fire Ins Co	175 Berkeley Street	Boston	MA	02117	617-357-9500	$ 52,196,243	5.14%
25623	Phoenix Ins Co	One Tower Square	Hartford	CT	06183	860-277-0111	$ 46,203,533	4.55%
40274	Citation Ins Co	211 Main Street	Webster	MA	01570-0758	508-943-9000	$ 42,535,330	4.19%
34754	Commerce Ins Co	211 Main Street	Webster	MA	01570-0758	508-943-9000	$ 41,088,204	4.04%
17000	Arbella Mut Ins Co	1100 Crown Colony Drive	Quincy	MA	02269-9103	617-328-2936	$ 39,986,241	3.94%
26298	Metropolitan Property & Cas Ins Co	700 Quaker Lane	Warwick	RI	02886-6669	401-827-2400	$ 37,761,586	3.72%
26018	Vermont Mut Ins Co	89 State Street	Montpelier	VT	05601	802-223-2341	$ 32,167,426	3.17%
20346	Pacific Ind Co	15 Mountain View Road, P.O. Box 1615	Warren	NJ	07061-1615	908-903-2000	$ 31,095,219	3.06%
14192	Hingham Mut Fire Ins Co	230 Beal Street	Hingham	MA	02043	781-749-0841-122	$ 29,399,272	2.89%
10394	Bunker Hill Ins Co	695 Atlantic Avenue	Boston	MA	02111-2217	617-956-1775	$ 28,765,460	2.83%
19976	Amica Mut Ins Co	100 Amica Way	Lincoln	RI	02865-1156	800-652-6422	$ 27,450,461	2.70%
33618	Safety Ind Ins Co	20 Custom House Street	Boston	MA	02110	617-951-0600	$ 24,220,322	2.38%
19771	Cambridge Mut Fire Ins Co	95 Old River Road	Andover	MA	01810-1078	978-475-3300	$ 23,155,770	2.28%
38369	Northern Assur Co Of Amer	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 20,663,650	2.03%
31534	Citizens Ins Co Of Amer	645 W. Grand River Avenue	Howell	MI	48843	517-546-2160	$ 18,947,202	1.87%
22306	Massachusetts Bay Ins Co	440 Lincoln Street	Worcester	MA	01605	508-853-7200-4476	$ 18,521,978	1.82%
20281	Federal Ins Co	15 Mountain View Road, P. O. Box 1615	Warren	NJ	07061-1615	908-903-2000	$ 17,056,631	1.68%
20648	Employers Fire Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 15,490,558	1.52%
25941	United Services Auto Assoc	9800 Fredericksburg Road	San Antonio	TX	78288	210-498-2211	$ 14,317,537	1.41%
15024	Preferred Mut Ins Co	One Preferred Way	New Berlin	NY	13411-1896	607-847-6161	$ 13,554,393	1.33%
14788	Natl Grange Mut Ins Co	55 West Street	Keene	NH	03431	603-352-4000	$ 13,329,113	1.31%
25658	Travelers Ind Co	One Tower Square	Hartford	CT	06183	860-277-0111	$ 13,123,531	1.29%
13943	Fitchburg Mut Ins Co	222 Ames Street	Dedham	MA	02026-1850	781-326-4010	$ 12,929,064	1.27%
26182	Harleysville Worcester Ins Co	120 Front Street, Suite 400	Worcester	MA	01608-1408	508-751-8100	$ 12,769,829	1.26%
39454	Safety Ins Co	20 Custom House Street	Boston	MA	02110	617-951-0600	$ 12,038,288	1.18%
15040	Providence Mut Fire Ins Co	340 East Avenue	Warwick	RI	02886-1802	401-827-1800	$ 11,663,979	1.15%
25852	New England Guaranty Ins Co Inc	139 State Street	Montpelier	VT	05602-0000	802-223-5261-	$ 11,280,878	1.11%
14206	Holyoke Mut Ins Co In Salem	Holyoke Square	Salem	MA	01970-6506	978-744-6123	$ 10,877,150	1.07%
20761	Boston Old Colony Ins Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 10,808,972	1.06%
20303	Great Northern Ins Co	15 Mountain View Road, P.O. Box 1615	Warren	NJ	07061-1615	908-903-2000	$ 10,644,191	1.05%
14826	New London Cty Mut Ins Co	101 High Street	Norwich	CT	06360-0040	860-887-3553	$ 10,030,477	0.99%
13463	Barnstable County Mut Ins Co	108 Hallet Street	Yarmouth Port	MA	02675	508-362-4567	$ 9,936,490	0.98%

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance
Line of Business:
Homeowners Multiple Peril

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
25968	Usaa Cas Ins Co	9800 Fredericksburg Road	San Antonio	TX	78288	210-498-2211	$ 8,241,614	0.81%
14923	Patrons Mut Ins Co Of Ct	769 Hebron Avenue	Glastonbury	CT	06033	860-633-4678	$ 7,769,708	0.76%
14931	Pawtucket Mut Ins Co	25 Maple Street	Pawtucket	RI	02860-2104	401-725-5600	$ 7,762,705	0.76%
20397	Vigilant Ins Co	55 Water Street	New York	NY	10041	212-612-4000	$ 7,604,783	0.75%
20621	Onebeacon America Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 7,033,585	0.69%
13706	Dorchester Mut Fire Ins Co	222 Ames Street	Dedham	MA	02026-1850	781-326-4010	$ 6,947,407	0.68%
10231	Commonwealth Mut Ins Co	1100 Crown Colony Drive	Quincy	MA	02269-9103	617-328-2936	$ 6,914,885	0.68%
23973	West Newbury Mut Fire Ins Co	222 Ames Street	Dedham	MA	02026-1850	781-326-4010	$ 6,679,810	0.66%
23965	Norfolk & Dedham Mut Fire Ins Co	222 Ames Street	Dedham	MA	02026-1850	781-326-4010	$ 6,527,345	0.64%
32352	Prudential Prop & Cas Ins Co	23 Main Street	Holmdel	NJ	07733	732-946-5000	$ 5,973,791	0.59%
22292	Hanover Ins Co	440 Lincoln Street	Worcester	MA	01605	508-853-7200-4476	$ 5,362,828	0.53%
21857	American Ins Co	777 San Marin Drive	Novato	CA	94998	415-899-2000	$ 5,141,922	0.51%
24678	Royal Ind Co	9300 Arrowpoint Blvd., P. O. Box 1000	Charlotte	NC	28201-1000	704-522-2000	$ 4,904,837	0.48%
35696	Harleysville Preferred Ins Co	355 Maple Avenue	Harleysville	PA	19438-2297	215-256-5000	$ 4,862,656	0.48%
24988	Sentry Ins A Mut Co	1800 North Point Drive	Stevens Point	WI	54481-8020	715-346-6000	$ 4,640,205	0.46%
43001	Narragansett Bay Ins Co	25 Maple Street	Pawtucket	RI	02860-2104	401-725-5600	$ 4,473,073	0.44%
24589	American & Foreign Ins Co	9300 Arrowpoint Blvd., P. O. Box 1000	Charlotte	NC	28201-1000	704-522-2000	$ 3,883,259	0.38%
21849	American Automobile Ins Co	777 San Marin Drive	Novato	CA	94998	415-899-2000	$ 3,830,981	0.38%
22578	Horace Mann Ins Co	#1 Horace Mann Plaza	Springfield	IL	62715	217-789-2500	$ 3,751,415	0.37%
25860	Union Mut Fire Ins Co	139 State Street	Montpelier	VT	05602-0000	802-223-5261-	$ 3,488,580	0.34%
21865	Associated Ind Corp	777 San Marin Drive	Novato	CA	94998	415-899-2000	$ 3,347,590	0.33%
25976	Utica Mut Ins Co	180 Genesee Street	New Hartford	NY	13413	315-734-2000	$ 3,200,674	0.32%
30503	Shelby Cas Ins Comp	3760 River Run Drive	Birmingham	AL	35243	205-970-7000	$ 3,054,900	0.30%
26980	Royal Ins Co Of Amer	1240 E. Diehl Rd., Ste 500, P. O. Box 3144	Naperville	IL	60566	630-577-9200	$ 2,974,034	0.29%
19038	Travelers Cas & Surety Co	One Tower Square	Hartford	CT	06183	860-277-0111	$ 2,874,141	0.28%
21873	Firemans Fund Ins Co	777 San Marin Drive	Novato	CA	94998	415-899-2000	$ 2,767,808	0.27%
23175	Phenix Mut Fire Ins Co	42 Pleasant Street	Concord	NH	03302-0900	603-225-2773	$ 2,657,360	0.26%
21261	Electric Ins Co	75 Sam Fonzo Drive	Beverly	MA	01915	978-921-0660	$ 2,656,141	0.26%
20680	Green Mountain Ins Co Inc	4 Bouton Street	Concord	NH	03301	603-224-4086	$ 2,618,102	0.26%
19070	Standard Fire Ins Co	One Tower Square	Hartford	CT	06183	860-277-0111	$ 2,592,084	0.26%
25143	State Farm Fire And Cas Co	One State Farm Plaza	Bloomington	IL	61710	309-766-2311	$ 2,340,988	0.23%
14486	Co	62 Maple Avenue	Keene	NH	03431	603-352-3221	$ 2,321,521	0.23%
22683	Teachers Ins Co	#1 Horace Mann Plaza	Springfield	IL	62715	217-789-2500	$ 2,201,354	0.22%
11185	Foremost Ins Co	5600 Beech Tree Lane	Caledonia	MI	49316-0050	616-942-3000	$ 2,102,027	0.21%

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance
Line of Business:
Homeowners Multiple Peril

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
20613	American Employers Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 2,044,340	0.20%
34100	Masswest Ins Co Inc	123 Interstate Drive	Springfield	MA	01089	413-733-7391	$ 1,990,309	0.20%
32220	American Intl Ins Co	One Aig Center	Wilmington	DE	19803-1115	302-252-2000	$ 1,770,355	0.17%
23043	Liberty Mut Ins Co	175 Berkeley Street	Boston	MA	02117	617-357-9500	$ 1,624,731	0.16%
24503	Blue Ridge Ins Co	One General Drive	Sun Prairie	WI	53596	608-837-4440	$ 1,583,635	0.16%
14982	Penn Millers Ins Co	72 North Franklin Street	Wilkes-Barre	PA	18701-1301	570-822-8111	$ 1,358,378	0.13%
25984	Graphic Arts Mut Ins Co	180 Genesee Street	New Hartford	NY	13413	315-734-2000	$ 1,320,727	0.13%
42668	Vesta Ins Corp	3760 River Run Drive	Birmingham	AL	35243	205-970-7000	$ 1,263,307	0.12%
24740	Safeco Ins Co Of Amer	Safeco Plaza	Seattle	WA	98185	206-545-5000	$ 1,255,104	0.12%
11762	Vesta Fire Ins Corp	3760 River Run Drive	Birmingham	AL	35243	205-970-7000	$ 1,207,121	0.12%
13803	Farm Family Cas Ins Co	344 Route 9W	Glenmont	NY	12077	518-431-5000	$ 1,148,975	0.11%
19615	American Reliable Ins Co	8655 East Via De Ventura	Scottsdale	AZ	85258	480-483-8666	$ 894,460	0.09%
24767	St Paul Fire & Marine Ins Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 889,723	0.09%
20222	All Amer Ins Co	800 South Washington Street	Van Wert	OH	45891	419-238-5551-2437	$ 869,342	0.09%
24600	Globe Ind Co	9300 Arrowpoint Blvd., P. O. Box 1000	Charlotte	NC	28201-1000	704-522-2000	$ 692,717	0.07%
30104	Hartford Underwriters Ins Co	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ 675,490	0.07%
41955	Barnstable County Ins Co	108 Hallet Street	Yarmouth Port	MA	02675	508-362-4567	$ 587,332	0.06%
21423	Union Ins Co Of Providence	717 Mulberry Street	Des Moines	IA	50309-3872	515-280-2511	$ 529,144	0.05%
23469	American Modern Home Ins Co	7000 Midland Blvd.	Amelia	OH	45102-2607	800-543-2644-5289	$ 505,467	0.05%
20230	Central Mut Ins Co	800 South Washington Street	Van Wert	OH	45891	419-238-5551-2437	$ 492,290	0.05%
23337	Merchants Ins Co Of Nh Inc	250 Main Street	Buffalo	NY	14240-0903	716-849-3333	$ 481,285	0.05%
23329	Merchants Mut Ins Co	250 Main Street	Buffalo	NY	14240-0903	716-849-3333	$ 467,718	0.05%
41459	Armed Forces Ins Exchange	550 Eisenhower Road	Leavenworth	KS	66048	913-727-5500	$ 353,574	0.03%
21415	Employers Mut Cas Co	717 Mulberry Street	Des Moines	IA	50309-3872	515-280-2511	$ 345,210	0.03%
10014	Affiliated Fm Ins Co	1301 Atwood Avenue	Johnston	RI	02919-4908	401-275-3000	$ 343,550	0.03%
11800	Foremost Property & Cas Ins Co	5600 Beech Tree Lane	Caledonia	MI	49316-0050	616-942-3000	$ 327,080	0.03%
22918	American Motorists Ins Co	1 Kemper Drive	Long Grove	IL	60049-0001	847-320-2000	$ 292,931	0.03%
31325	Acadia Ins Co	One Acadia Commons	Westbrook	ME	04092	207-772-4300-1604	$ 286,950	0.03%
10111	American Bankers Ins Co Of Fl	11222 Quail Roost Drive	Miami	FL	33157	305-253-2244	$ 274,065	0.03%
26832	Great American Alliance Ins Co	580 Walnut Street	Cincinnati	OH	45202	513-369-5000	$ 234,291	0.02%
22136	Great American Ins Co Of Ny	580 Walnut Street	Cincinnati	OH	45202	513-369-5000	$ 221,627	0.02%
19909	Centennial Ins Co	140 Broadway	New York	NY	10005-1101	212-943-1800	$ 208,468	0.02%
22977	Lumbermens Mut Cas Co	1 Kemper Drive	Long Grove	IL	60049-0001	847-320-2000	$ 205,268	0.02%
21113	United States Fire Ins Co	305 Madison Avenue	Morristown	NJ	07960	973-490-6600	$ 204,571	0.02%

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance
Line of Business:
Homeowners Multiple Peril

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
25887	Us Fidelity & Guaranty Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 199,334	0.02%
15059	Public Service Mut Ins Co	One Park Avenue	New York	NY	10016-5802	212-591-9500	$ 195,204	0.02%
21458	Employers Ins Of Wausau	2000 Westwood Drive	Wausau	WI	54401	715-845-5211	$ 189,909	0.02%
24295	Providence Washington Ins Co	One Providence Washington	Providence	RI	02903	401-453-7000	$ 187,922	0.02%
19305	Assurance Co Of Amer	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 149,425	0.01%
25992	Northern Security Ins Co Inc	89 State Street	Montpelier	VT	05602	802-223-2341	$ 144,805	0.01%
34789	Ge Prop & Cas Ins Co	500 Virginia Drive	Washington	PA	19034	800-523-1700	$ 126,752	0.01%
30562	American Manufacturers Mut Ins Co	1 Kemper Drive	Long Grove	IL	60049-0001	847-320-2000	$ 116,537	0.01%
37346	Danbury Ins Co	230 Beal Street	Hingham	MA	02043	781-749-0841-122	$ 99,588	0.01%
16691	Great American Ins Co	580 Walnut Street	Cincinnati	OH	45202	513-369-5000	$ 95,814	0.01%
24813	Balboa Ins Co	3349 Michelson Drive, Suite 200	Irvine	CA	92612-1627	949-222-8000	$ 81,997	0.01%
19682	Hartford Fire In Co	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ 74,581	0.01%
33898	Aegis Security Ins Co	2407 Park Drive Suite 200	Harrisburg	PA	17110	717-657-9671	$ 66,705	0.01%
34649	Centre Ins Co	One Chase Manhattan Plaza	New York	NY	10005	212-898-5300	$ 64,662	0.01%
29459	Twin City Fire Ins Co Co	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ 62,725	0.01%
19372	Northern Ins Co Of Ny	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 59,886	0.01%
26344	Great American Assur Co	580 Walnut Street	Cincinnati	OH	45202	513-369-5000	$ 50,355	0.00%
23450	American Family Home Ins Co	7000 Midland Blvd.	Amelia	OH	45102-2607	800-543-2644-5289	$ 47,798	0.00%
22195	Insurance Co Of Greater Ny	200 Madison Avenue	New York	NY	10016-3903	212-683-9700	$ 40,985	0.00%
18910	American Protection Ins Co	1 Kemper Drive	Long Grove	IL	60049-0001	847-320-2000	$ 36,147	0.00%
31135	Great American Security Ins Co	580 Walnut Street	Cincinnati	OH	45202	513-369-5000	$ 27,967	0.00%
10847	Cumis Ins Society Inc	5910 Mineral Point Road	Madison	WI	53705	608-238-5851	$ 25,731	0.00%
39306	Fidelity & Deposit Co Of Md	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 25,550	0.00%
13331	American Hardware Mut Ins Co	471 East Broad Street	Columbus	OH	43215	614-225-8211	$ 25,053	0.00%
23434	Middlesex Ins Co	1800 North Point Drive	Stevens Point	WI	54481-8020	715-346-6000	$ 24,037	0.00%
12475	Republic-Franklin Ins Co	180 Genesee Street	New Hartford	NY	13413	315-734-2000	$ 22,374	0.00%
22748	Pacific Employers Ins Co	1601 Chestnut Street	Philadelphia	PA	19103	215-640-2324	$ 21,171	0.00%
18279	Bankers Standard Ins Co	1601 Chestnut Street	Philadelphia	PA	19103	215-640-1000-2324	$ 19,827	0.00%
29424	Hartford Cas Ins Co	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ 16,890	0.00%
22713	Insurance Co Of North Amer	1601 Chestnut Street	Philadelphia	PA	19103	215-640-2324	$ 15,030	0.00%
21180	Sentry Select Ins Co	1800 North Point Drive	Stevens Point	WI	54481-8020	715-346-6000	$ 12,693	0.00%
35289	Continental Ins Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 12,577	0.00%
10022	Countryway Ins Co	5794 Widewaters Parkway	Dewitt	NY	13214-1884	(315)634-5200	$ 11,673	0.00%
42978	American Security Ins Co	260 Interstate North Circle, Nw	Atlanta	GA	30339	770-763-1000	$ 10,111	0.00%

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance
Line of Business:
Homeowners Multiple Peril

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
22187	Greater Ny Mut Ins Co	200 Madison Avenue	New York	NY	10016-3903	212-683-9700	$ 8,357	0.00%
20524	Specialty Natl Ins Co	1 Kemper Drive	Long Grove	IL	60049-0001	847-320-2000	$ 6,898	0.00%
14974	Pennsylvania Lumbermens Mut Ins	170 S. Independence Mall West Ste 200E	Philadelphia	PA	19106-3388	215-625-9233-310	$ 6,466	0.00%
10677	Cincinnati Ins Co	6200 South Gilmore Road	Fairfield	OH	45014-5141	513-870-2000	$ 4,266	0.00%
13714	Pharmacists Mut Ins Co	808 Highway 18 West	Algona	IA	50511	515-295-2461	$ 2,523	0.00%
23787	Nationwide Mut Ins Co	One Nationwide Plaza	Columbus	OH	43215-2220	614-249-7111	$ 1,235	0.00%
25615	Charter Oak Fire Ins Co	One Tower Square	Hartford	CT	06183	860-277-0111	$ 1,093	0.00%
19941	American Commerce Ins Co	211 Main Street	Webster	MA	01570	800-922-8276-4310	$ 1,059	0.00%
21970	Onebeacon Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 923	0.00%
24694	Safeguard Ins Co	9300 Arrowpoint Blvd., P. O. Box 1000	Charlotte	NC	28201-1000	704-522-2000	$ 802	0.00%
22667	Ace American Ins Co	1601 Chestnut Street	Philadelphia	PA	19101-1484	215-640-1000-2324	$ 710	0.00%
12777	Chubb Ind Ins Co	55 Water Street	New York	NY	10041	212-612-4000	$ 477	0.00%
11126	Sompo Japan Ins Co Of Amer	Two World Financial Center, 43Rd Floor	New York	NY	10281-1058	212-416-1200	$ 436	0.00%
23809	Granite State Ins Co	70 Pine Street	New York	NY	10270	212-770-7000	$ 282	0.00%
10669	Church Ins Co	445 Fifth Avenue	New York	NY	10016-0109	212-592-1800	$ 152	0.00%
25666	Travelers Ind Co Of Amer	One Tower Square	Hartford	CT	06183	860-277-0111	$ 113	0.00%
19356	Maryland Cas Co	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 26	0.00%
21881	National Surety Corp	33 West Monroe	Chicago	IL	60603	312-346-6400	$ 4	0.00%
20443	Continental Cas Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ (51)	0.00%
24198	Peerless Ins Co	62 Maple Avenue	Keene	NH	03431	603-352-3221	$ (12,679)	0.00%
19399	Aiu Ins Co	70 Pine Street	New York	NY	10270	212-770-7000	$ (16,537)	0.00%
							$ 1,015,890,397	

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

MASSACHUSETTS DIRECT WRITTEN PREMIUM LINE OF BUSINESS: INLAND MARINE

Division Of Insurance
Line of Business:
Inland Marine

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
21482	Factory Mut Ins Co	1301 Atwood Avenue	Johnston	RI	02919-4908	401-275-3000	$ 8,884,456	4.71%
19445	National Union Fire Ins Co Of Pitts	70 Pine Street	New York	NY	10270	212-770-7000	$ 8,878,659	4.71%
20346	Pacific Ind Co	15 Mountain View Road, P.O. Box 1615	Warren	NJ	07061-1615	908-903-2000	$ 7,591,174	4.03%
20281	Federal Ins Co	15 Mountain View Road, P. O. Box 1615	Warren	NJ	07061-1615	908-903-2000	$ 7,185,177	3.81%
25674	Travelers Ind Co Of Il	One Tower Square	Hartford	CT	06183-1190	860-277-0111	$ 7,070,897	3.75%
16535	Zurich American Ins Co	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 5,737,353	3.04%
22713	Insurance Co Of North Amer	1601 Chestnut Street	Philadelphia	PA	19103	215-640-2324	$ 5,063,043	2.69%
19682	Hartford Fire In Co	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ 4,378,365	2.32%
19305	Assurance Co Of Amer	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 4,345,901	2.30%
21970	Onebeacon Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 3,994,291	2.12%
19798	Merrimack Mut Fire Ins Co	95 Old River Road	Andover	MA	01810-1078	978-475-3300	$ 3,636,626	1.93%
25623	Phoenix Ins Co	One Tower Square	Hartford	CT	06183	860-277-0111	$ 3,498,291	1.86%
22977	Lumbermens Mut Cas Co	1 Kemper Drive	Long Grove	IL	60049-0001	847-320-2000	$ 3,450,416	1.83%
10111	American Bankers Ins Co Of Fl	11222 Quail Roost Drive	Miami	FL	33157	305-253-2244	$ 3,306,773	1.75%
31325	Acadia Ins Co	One Acadia Commons	Westbrook	ME	04092	207-772-4300-1604	$ 3,295,183	1.75%
26344	Great American Assur Co	580 Walnut Street	Cincinnati	OH	45202	513-369-5000	$ 3,227,233	1.71%
21873	Firemans Fund Ins Co	777 San Marin Drive	Novato	CA	94998	415-899-2000	$ 2,917,903	1.55%
22136	Great American Ins Co Of Ny	580 Walnut Street	Cincinnati	OH	45202	513-369-5000	$ 2,917,870	1.55%
25658	Travelers Ind Co	One Tower Square	Hartford	CT	06183	860-277-0111	$ 2,911,794	1.54%
23469	American Modern Home Ins Co	7000 Midland Blvd.	Amelia	OH	45102-2607	800-543-2644-5289	$ 2,864,059	1.52%
22292	Hanover Ins Co	440 Lincoln Street	Worcester	MA	01605	508-853-7200-4476	$ 2,857,763	1.52%
23035	Liberty Mut Fire Ins Co	175 Berkeley Street	Boston	MA	02117	617-357-9500	$ 2,792,920	1.48%
20443	Continental Cas Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 2,725,005	1.45%
20303	Great Northern Ins Co	15 Mountain View Road, P.O. Box 1615	Warren	NJ	07061-1615	908-903-2000	$ 2,569,280	1.36%
21121	Westchester Fire Ins Co	1601 Chestnut Street	Philadelphia	PA	19103	215-640-2324	$ 2,528,525	1.34%
40274	Citation Ins Co	211 Main Street	Webster	MA	01570-0758	508-943-9000	$ 2,434,972	1.29%
22667	Ace American Ins Co	1601 Chestnut Street	Philadelphia	PA	19101-1484	215-640-1000-2324	$ 2,173,056	1.15%
10014	Affiliated Fm Ins Co	1301 Atwood Avenue	Johnston	RI	02919-4908	401-275-3000	$ 2,088,732	1.11%
35300	Allianz Global Risks Us Ins Co	2350 Empire Avenue	Burbank	CA	91504-3350	818-260-7500	$ 2,068,837	1.10%
24872	Connecticut Ind Co	9300 Arrowpoint Blvd. Po Box 1000	Charlotte	NC	28201-1000	704-522-2000	$ 2,030,051	1.08%
24767	St Paul Fire & Marine Ins Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 1,961,292	1.04%
26182	Harleysville Worcester Ins Co	120 Front Street, Suite 400	Worcester	MA	01608-1408	508-751-8100	$ 1,937,787	1.03%
27928	Amex Assur Co	3500 Packerland Drive	De Pere	WI	54115-9070	920-330-5100	$ 1,928,572	1.02%
26298	Metropolitan Property & Cas Ins Co	700 Quaker Lane	Warwick	RI	02886-6669	401-827-2400	$ 1,803,532	0.96%

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance
Line of Business:
Inland Marine

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
17000	Arbella Mut Ins Co	1100 Crown Colony Drive	Quincy	MA	02269-9103	617-328-2936	$ 1,741,052	0.92%
20621	Onebeacon America Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 1,685,852	0.89%
26565	Ohio Ind Co	250 East Broad Street, 10Th Floor	Columbus	OH	43215	614-228-2800	$ 1,671,272	0.89%
34754	Commerce Ins Co	211 Main Street	Webster	MA	01570-0758	508-943-9000	$ 1,589,018	0.84%
35971	Voyager Property & Cas Ins Co	260 Interstate North Circle Nw	Atlanta	GA	30339	770-763-1000	$ 1,506,693	0.80%
14354	Jewelers Mut Ins Co	24 Jewelers Park Drive	Neenah	WI	54956-3703	920-725-4326	$ 1,491,889	0.79%
20397	Vigilant Ins Co	55 Water Street	New York	NY	10041	212-612-4000	$ 1,480,611	0.79%
26018	Vermont Mut Ins Co	89 State Street	Montpelier	VT	05601	802-223-2341	$ 1,478,770	0.78%
20850	Firemens Ins Co Of Newark Nj	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 1,472,500	0.78%
41360	Arbella Protection Ins Co	1100 Crown Colony Drive	Quincy	MA	02269-9103	617-328-2936	$ 1,463,017	0.78%
23043	Liberty Mut Ins Co	175 Berkeley Street	Boston	MA	02117	617-357-9500	$ 1,418,754	0.75%
25941	United Services Auto Assoc	9800 Fredericksburg Road	San Antonio	TX	78288	210-498-2211	$ 1,383,229	0.73%
31534	Citizens Ins Co Of Amer	645 W. Grand River Avenue	Howell	MI	48843	517-546-2160	$ 1,375,238	0.73%
19976	Amica Mut Ins Co	100 Amica Way	Lincoln	RI	02865-1156	800-652-6422	$ 1,331,368	0.71%
26980	Royal Ins Co Of Amer	1240 E. Diehl Rd., Ste 500, P. O. Box 3144	Naperville	IL	60566	630-577-9200	$ 1,322,312	0.70%
33618	Safety Ind Ins Co	20 Custom House Street	Boston	MA	02110	617-951-0600	$ 1,272,942	0.68%
19356	Maryland Cas Co	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 1,244,943	0.66%
19771	Cambridge Mut Fire Ins Co	95 Old River Road	Andover	MA	01810-1078	978-475-3300	$ 1,154,580	0.61%
38369	Northern Assur Co Of Amer	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 1,085,706	0.58%
25968	Usaa Cas Ins Co	9800 Fredericksburg Road	San Antonio	TX	78288	210-498-2211	$ 1,064,209	0.56%
19909	Centennial Ins Co	140 Broadway	New York	NY	10005-1101	212-943-1800	$ 1,023,585	0.54%
11630	Jefferson Ins Co	777 San Marin Drive	Novato	CA	94998	415-899-2000	$ 950,202	0.50%
43575	Indemnity Ins Co Of North Amer	1601 Chestnut Street	Philadelphia	PA	19103	215-640-2324	$ 933,034	0.49%
21857	American Ins Co	777 San Marin Drive	Novato	CA	94998	415-899-2000	$ 917,636	0.49%
22306	Massachusetts Bay Ins Co	440 Lincoln Street	Worcester	MA	01605	508-853-7200-4476	$ 885,877	0.47%
24678	Royal Ind Co	9300 Arrowpoint Blvd., P. O. Box 1000	Charlotte	NC	28201-1000	704-522-2000	$ 879,907	0.47%
34711	Computer Ins Co	10 Weybosset Street, Suite 502	Providence	RI	02903-2818	401-431-2920	$ 813,075	0.43%
29530	Axa Art Ins Corp	4 West 58Th Street	New York	NY	10019-2515	212-415-8400	$ 789,703	0.42%
13803	Farm Family Cas Ins Co	344 Route 9W	Glenmont	NY	12077	518-431-5000	$ 770,484	0.41%
13943	Fitchburg Mut Ins Co	222 Ames Street	Dedham	MA	02026-1850	781-326-4010	$ 755,826	0.40%
31232	Monumental General Cas Co	520 Park Avenue	Baltimore	MD	21201	410-685-5500	$ 737,142	0.39%
14192	Hingham Mut Fire Ins Co	230 Beal Street	Hingham	MA	02043	781-749-0841-122	$ 719,092	0.38%
19631	American Road Ins Co	The American Road	Dearborn	MI	48121-6027	313-337-1102	$ 697,237	0.37%
15024	Preferred Mut Ins Co	One Preferred Way	New Berlin	NY	13411-1896	607-847-6161	$ 671,255	0.36%

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance
Line of Business:
Inland Marine

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
21865	Associated Ind Corp	777 San Marin Drive	Novato	CA	94998	415-899-2000	$ 670,676	0.36%
29874	North American Specialty Ins Co	650 Elm Street	Manchester	NH	03101	603-644-6600	$ 620,548	0.33%
20761	Boston Old Colony Ins Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 617,700	0.33%
25887	Us Fidelity & Guaranty Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 604,781	0.32%
14788	Natl Grange Mut Ins Co	55 West Street	Keene	NH	03431	603-352-4000	$ 580,441	0.31%
11967	General Star Natl Ins Co	695 East Main Street	Stamford	CT	6901	203-328-5700	$ 564,737	0.30%
20702	Ace Fire Underwriters Ins Co	1601 Chestnut Street	Philadelphia	PA	19103	215-640-1000-2324	$ 514,210	0.27%
20648	Employers Fire Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 494,175	0.26%
21113	United States Fire Ins Co	305 Madison Avenue	Morristown	NJ	07960	973-490-6600	$ 485,160	0.26%
22217	Gulf Ins Co	4600 Fuller Drive	Irving	TX	75038-6506	972-650-2800	$ 483,444	0.26%
39454	Safety Ins Co	20 Custom House Street	Boston	MA	02110	617-951-0600	$ 477,059	0.25%
15067	Quincy Mut Fire Ins Co	57 Washington Street	Quincy	MA	2169	617-770-5100	$ 468,323	0.25%
42048	Diamond State Ins Co	Three Bala Plaza E Ste 300	Bala Cynwyd	PA	19004	610-664-1500	$ 438,442	0.23%
21180	Sentry Select Ins Co	1800 North Point Drive	Stevens Point	WI	54481-8020	715-346-6000	$ 427,025	0.23%
24074	Ohio Cas Ins Co	9450 Seward Road	Fairfield	OH	45014	513-603-2400	$ 421,977	0.22%
24589	American & Foreign Ins Co	9300 Arrowpoint Blvd., P. O. Box 1000	Charlotte	NC	28201-1000	704-522-2000	$ 417,431	0.22%
23809	Granite State Ins Co	70 Pine Street	New York	NY	10270	212-770-7000	$ 408,176	0.22%
13056	Rli Ins Co	9025 N. Lindbergh Drive	Peoria	IL	61615	309-692-1000	$ 401,957	0.21%
23965	Norfolk & Dedham Mut Fire Ins Co	222 Ames Street	Dedham	MA	02026-1850	781-326-4010	$ 384,113	0.20%
15040	Providence Mut Fire Ins Co	340 East Avenue	Warwick	RI	02886-1802	401-827-1800	$ 374,577	0.20%
25976	Utica Mut Ins Co	180 Genesee Street	New Hartford	NY	13413	315-734-2000	$ 366,954	0.19%
25852	New England Guaranty Ins Co Inc	139 State Street	Montpelier	VT	05602-0000	802-223-5261	$ 356,562	0.19%
24198	Peerless Ins Co	62 Maple Avenue	Keene	NH	03431	603-352-3221	$ 352,793	0.19%
14923	Patrons Mut Ins Co Of Ct	769 Hebron Avenue	Glastonbury	CT	06033	860-633-4678	$ 346,877	0.18%
28932	Markel American Ins Co	4600 Cox Road	Glen Allen	VA	23060	804-527-2700	$ 345,287	0.18%
14931	Pawtucket Mut Ins Co	25 Maple Street	Pawtucket	RI	02860-2104	401-725-5600	$ 334,034	0.18%
25682	Travelers Ind Co Of Ct	One Tower Square	Hartford	CT	06183	860-277-0111	$ 328,166	0.17%
31089	Republic Western Ins Co	2721 North Central Avenue	Phoenix	AZ	85004-1163	602-263-6755	$ 324,506	0.17%
23973	West Newbury Mut Fire Ins Co	222 Ames Street	Dedham	MA	02026-1850	781-326-4010	$ 300,426	0.16%
13706	Dorchester Mut Fire Ins Co	222 Ames Street	Dedham	MA	02026-1850	781-326-4010	$ 278,296	0.15%
23841	New Hampshire Ins Co	70 Pine Street	New York	NY	10270	212-770-7000	$ 264,958	0.14%
32220	American Intl Ins Co	One Aig Center	Wilmington	DE	19803-1115	302-252-2000	$ 252,844	0.13%
38970	Markel Ins Co	4600 Cox Road	Glen Allen	VA	23060	800-431-1270	$ 250,986	0.13%
25143	State Farm Fire And Cas Co	One State Farm Plaza	Bloomington	IL	61710	309-766-2311	$ 228,862	0.12%

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance
Line of Business:
Inland Marine

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
43001	Narragansett Bay Ins Co	25 Maple Street	Pawtucket	RI	02860-2104	401-725-5600	$ 216,386	0.11%
24988	Sentry Ins A Mut Co	1800 North Point Drive	Stevens Point	WI	54481-8020	715-346-6000	$ 210,518	0.11%
21415	Employers Mut Cas Co	717 Mulberry Street	Des Moines	IA	50309-3872	515-280-2511	$ 206,547	0.11%
24791	St Paul Mercury Ins Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 193,340	0.10%
35769	Lyndon Property Ins Co	520 Maryville Centre Drive, Suite 500	St.Louis	MO	63141-5814	314-275-5200	$ 192,315	0.10%
21849	American Automobile Ins Co	777 San Marin Drive	Novato	CA	94998	415-899-2000	$ 189,741	0.10%
22918	American Motorists Ins Co	1 Kemper Drive	Long Grove	IL	60049-0001	847-320-2000	$ 188,082	0.10%
19380	American Home Assur Co	70 Pine Street	New York	NY	10270	212-770-7000	$ 186,019	0.10%
22578	Horace Mann Ins Co	#1 Horace Mann Plaza	Springfield	IL	62715	217-789-2500	$ 179,822	0.10%
25860	Union Mut Fire Ins Co	139 State Street	Montpelier	VT	05602-0000	802-223-5261	$ 177,128	0.09%
41181	Universal Underwriters Ins Co	7045 College Boulevard	Overland Park	KS	66211	913-339-1000	$ 176,905	0.09%
32301	Nichido Fire & Marine Ins Co Ltd	70 Pine Street	New York	NY	10270	212-770-7000	$ 175,080	0.09%
35696	Harleysville Preferred Ins Co	355 Maple Avenue	Harleysville	PA	19438-2297	215-256-5000	$ 172,793	0.09%
34100	Masswest Ins Co Inc	123 Interstate Drive	West Springfield	MA	1089	413-733-7391	$ 170,703	0.09%
22322	Greenwich Ins Co	Seaview House, 70 Seaview Avenue	Stamford	CT	06902-6040	203-964-5200	$ 167,803	0.09%
19410	Commerce & Industry Ins Co	70 Pine Street	New York	NY	10270	212-770-7000	$ 159,229	0.08%
20613	American Employers Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 145,308	0.08%
21261	Electric Ins Co	75 Sam Fonzo Drive	Beverly	MA	01915	978-921-0660	$ 144,527	0.08%
19615	American Reliable Ins Co	8655 East Via De Ventura	Scottsdale	AZ	85258	480-483-8666	$ 138,363	0.07%
23175	Phenix Mut Fire Ins Co	42 Pleasant Street	Concord	NH	03302-0900	603-225-2773	$ 136,526	0.07%
20680	Green Mountain Ins Co Inc	4 Bouton Street	Concord	NH	03301	603-224-4086	$ 136,490	0.07%
20699	Ace Prop & Cas Ins Co	1601 Chestnut Street	Philadelphia	PA	19103	215-640-1000-2324	$ 135,996	0.07%
18279	Bankers Standard Ins Co	1601 Chestnut Street	Philadelphia	PA	19103	215-640-1000-2324	$ 135,110	0.07%
25534	Tig Ins Co	5205 N. O'Connor Blvd.	Irving	TX	75039	972-831-5000	$ 125,963	0.07%
11126	Sompo Japan Ins Co Of Amer	Two World Financial Center, 43Rd Floor	New York	NY	10281-1058	212-416-1200	$ 122,357	0.06%
20486	Transcontinental Ins Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 118,908	0.06%
25984	Graphic Arts Mut Ins Co	180 Genesee Street	New Hartford	NY	13413	315-734-2000	$ 118,679	0.06%
37257	Insurance Corp Of Hannover	1177 Avenue Of The Americas	New York	NY	10036	212-805-9700	$ 111,383	0.06%
21172	Vanliner Ins Co	One Premier Drive	St. Louis	MO	63026	636-343-9889	$ 111,374	0.06%
41459	Armed Forces Ins Exchange	550 Eisenhower Road	Leavenworth	KS	66048	913-727-5500	$ 106,605	0.06%
32352	Prudential Prop & Cas Ins Co	23 Main Street	Holmdel	NJ	07733	732-946-5000	$ 98,588	0.05%
20494	Transportation Ins Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 98,298	0.05%
20532	Clarendon Natl Ins Co	1177 Avenue Of The Americas	New York	NY	10036	212-805-9700	$ 95,719	0.05%
16691	Great American Ins Co	580 Walnut Street	Cincinnati	OH	45202	513-369-5000	$ 89,862	0.05%

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance
Line of Business:
Inland Marine

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
22683	Teachers Ins Co	#1 Horace Mann Plaza	Springfield	IL	62715	217-789-2500	$ 88,428	0.05%
19704	American States Ins Co	Safeco Plaza	Seattle	WA	98185	206-545-5000	$ 86,179	0.05%
14982	Penn Millers Ins Co	72 North Franklin Street	Wilkes-Barre	PA	18701-1301	570-822-8111	$ 81,576	0.04%
23795	American Intl Pacific Ins	70 Pine Street	New York	NY	10270	212-770-7000	$ 80,263	0.04%
13331	American Hardware Mut Ins Co	471 East Broad Street	Columbus	OH	43215	614-225-8211	$ 79,521	0.04%
11452	Hartford Steam Boil Inspec & Ins Co	One State Street	Hartford	CT	06102-5024	860-722-1866	$ 78,937	0.04%
21784	Firemens Ins Co Of Washington Dc	6802 Paragon Place, Suite 300	Richmond	VA	23230	804-285-2700	$ 77,270	0.04%
38962	Genesis Ins Co	695 East Main Street, P.O. Box 10352	Stamford	CT	06904-2352	203-328-5000	$ 76,125	0.04%
30503	Shelby Cas Ins Comp	3760 River Run Drive	Birmingham	AL	35243	205-970-7000	$ 75,934	0.04%
14486	Co	62 Maple Avenue	Keene	NH	03431	603-352-3221	$ 75,719	0.04%
14974	Pennsylvania Lumbermens Mut Ins	170 S. Independence Mall West Ste 200E	Philadelphia	PA	19106-3388	215-625-9233-310	$ 73,783	0.04%
24740	Safeco Ins Co Of Amer	Safeco Plaza	Seattle	WA	98185	206-545-5000	$ 73,154	0.04%
24600	Globe Ind Co	9300 Arrowpoint Blvd., P. O. Box 1000	Charlotte	NC	28201-1000	704-522-2000	$ 66,552	0.04%
35386	Fidelity & Guaranty Ins Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 64,698	0.03%
37885	XI Specialty Ins Co	Seaview House, 70 Seaview Avenue	Stamford	CT	06902-6040	203-964-5200	$ 63,749	0.03%
19372	Northern Ins Co Of Ny	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 62,887	0.03%
24503	Blue Ridge Ins Co	One General Drive	Sun Prairie	WI	53596	608-837-4440	$ 61,970	0.03%
19917	Liberty Ins Underwriters Inc	55 Water Street, 18Th Floor	New York	NY	10041	212-208-9522	$ 61,940	0.03%
21105	North River Ins Co	305 Madison Avenue	Morristown	NJ	07960	973-490-6600	$ 61,850	0.03%
42668	Vesta Ins Corp	3760 River Run Drive	Birmingham	AL	35243	205-970-7000	$ 57,851	0.03%
35289	Continental Ins Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 55,628	0.03%
20230	Central Mut Ins Co	800 South Washington Street	Van Wert	OH	45891	419-238-5551-2437	$ 55,410	0.03%
20222	All Amer Ins Co	800 South Washington Street	Van Wert	OH	45891	419-238-5551-2437	$ 51,922	0.03%
13935	Federated Mut Ins Co	121 East Park Square	Owatonna	MN	55060	507-455-5200	$ 51,580	0.03%
29459	Twin City Fire Ins Co Co	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ 50,988	0.03%
10200	American Live Stock Ins Co	200 South Fourth Street	Geneva	IL	60134-0520	630-232-2100	$ 49,811	0.03%
21458	Employers Ins Of Wausau	2000 Westwood Drive	Wausau	WI	54401	715-845-5211	$ 42,901	0.02%
41343	Gerling Amer Ins Co	717 Fifth Avenue	New York	NY	10022	212-756-2600	$ 39,557	0.02%
12904	Tokio Marine & Fire Ins Co Ltd Us Br	230 Park Avenue	New York	NY	10169-0005	212-297-6600	$ 36,717	0.02%
14206	Holyoke Mut Ins Co In Salem	Holyoke Square	Salem	MA	01970-6506	978-744-6123	$ 36,623	0.02%
20796	Ge Casualty Ins Co	500 Virginia Drive	Fort Washington	PA	19034	800-523-1700	$ 36,619	0.02%
23108	Lumbermens Underwriting Alliance	2501 North Military Trail	Boca Raton	FL	33431	561-994-1900	$ 34,575	0.02%
19895	Atlantic Mut Ins Co	140 Broadway	New York	NY	10005-1101	212-943-1800	$ 33,716	0.02%
22810	Chicago Ins Co	33 West Monroe St	Chicago	IL	60603	312-346-6400	$ 32,789	0.02%

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance
Line of Business:
Inland Marine

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
25666	Travelers Ind Co Of Amer	One Tower Square	Hartford	CT	06183	860-277-0111	$ 31,722	0.02%
11045	Excelsior Ins Co	62 Maple Avenue	Keene	NH	03431	603-352-3221	$ 30,822	0.02%
24775	St Paul Guardian Ins Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 29,296	0.02%
21423	Union Ins Co Of Providence	717 Mulberry Street	Des Moines	IA	50309-3872	515-280-2511	$ 28,821	0.02%
20508	Valley Forge Ins Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 28,088	0.01%
20524	Specialty Natl Ins Co	1 Kemper Drive	Long Grove	IL	60049-0001	847-320-2000	$ 26,903	0.01%
19429	Insurance Co Of The State Of Pa	70 Pine Street	New York	NY	10270	212-770-7000	$ 23,368	0.01%
33022	Axa Corp Solutions Ins Co	17 State Street	New York	NY	10004-1501	212-493-9300	$ 20,822	0.01%
30104	Hartford Underwriters Ins Co	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ 20,463	0.01%
14826	New London Cty Mut Ins Co	101 High Street	Norwich	CT	06360-0040	860-887-3553	$ 20,385	0.01%
26832	Great American Alliance Ins Co	580 Walnut Street	Cincinnati	OH	45202	513-369-5000	$ 19,838	0.01%
25615	Charter Oak Fire Ins Co	One Tower Square	Hartford	CT	06183	860-277-0111	$ 18,918	0.01%
11762	Vesta Fire Ins Corp	3760 River Run Drive	Birmingham	AL	35243	205-970-7000	$ 17,126	0.01%
25879	Fidelity & Guaranty Ins Underwriters	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 17,022	0.01%
39306	Fidelity & Deposit Co Of Md	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 16,060	0.01%
24295	Providence Washington Ins Co	One Providence Washington	Providence	RI	02903	401-453-7000	$ 15,153	0.01%
18910	American Protection Ins Co	1 Kemper Drive	Long Grove	IL	60049-0001	847-320-2000	$ 14,837	0.01%
12777	Chubb Ind Ins Co	55 Water Street	New York	NY	10041	212-612-4000	$ 14,459	0.01%
20427	American Cas Co Of Reading Pa	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 14,398	0.01%
23337	Merchants Ins Co Of Nh Inc	250 Main Street	Buffalo	NY	14240-0903	716-849-3333	$ 14,290	0.01%
23329	Merchants Mut Ins Co	250 Main Street	Buffalo	NY	14240-0903	716-849-3333	$ 13,032	0.01%
10815	Verlan Fire Ins Co Md	8403 Colesville Road, Suite 300	Silver Spring	MD	20910-3352	301-495-7722	$ 10,624	0.01%
24384	Ranger Ins Co	10777 Westheimer Road	Houston	TX	77042	713-954-8100	$ 10,281	0.01%
27138	Kemper Cas Ins Co	1 Kemper Drive	Long Grove	IL	60049-0001	847-320-2000	$ 9,679	0.01%
11150	Arch Ins Co	One Liberty Plaza, 53Rd Floor	New York	NY	10006	212-651-6500	$ 9,670	0.01%
24554	Xl Ins Amer Inc	Seaview House, 70 Seaview Avenue	Stamford	CT	06902-6040	203-964-5200	$ 9,065	0.00%
16608	New York Marine & Gnrl Ins Co	919 Third Avenue	New York	NY	10022	212-551-0600	$ 8,660	0.00%
19402	Birmingham Fire Ins Co Of Pa	70 Pine Street	New York	NY	10270	212-770-7000	$ 8,587	0.00%
24813	Balboa Ins Co	3349 Michelson Drive, Suite 200	Irvine	CA	92612-1627	949-222-8000	$ 7,754	0.00%
37850	Pacific Specialty Ins Co	3601 Haven Avenue	Menlo Park	CA	94025	650-780-4800	$ 6,926	0.00%
21296	Associates Ins Co	4600 Fuller Drive	Irving	TX	75038	972-650-2800	$ 5,615	0.00%
12475	Republic-Franklin Ins Co	180 Genesee Street	New Hartford	NY	13413	315-734-2000	$ 4,812	0.00%
29424	Hartford Cas Ins Co	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ 4,540	0.00%
26433	Harco Natl Ins Co	2850 West Golf Road	Rolling Meadows	IL	60008	847-321-4800	$ 3,920	0.00%

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance
Line of Business:
Inland Marine

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
19690	American Economy Ins Co	Safeco Plaza	Seattle	WA	98185	206-545-5000	$ 3,828	0.00%
21326	Empire Fire & Marine Ins Co	13810 Fnb Parkway	Omaha	NE	68154-5202	402-963-5000	$ 3,598	0.00%
24732	General Ins Co Of Amer	Safeco Plaza	Seattle	WA	98185	206-545-5000	$ 3,473	0.00%
13463	Barnstable County Mut Ins Co	108 Hallet Street	Yarmouth Port	MA	02675	508-362-4567	$ 3,194	0.00%
19720	American Alt Ins Corp	555 College Road East - P.O. Box 5241	Princeton	NJ	08543	609-243-4200	$ 3,101	0.00%
31135	Great American Security Ins Co	580 Walnut Street	Cincinnati	OH	45202	513-369-5000	$ 3,098	0.00%
25992	Northern Security Ins Co Inc	89 State Street	Montpelier	VT	05602	802-223-2341	$ 2,503	0.00%
37893	Ulico Cas Co	111 Massachusetts Avenue, N.W.	Washington	DC	20001	202-682-0900	$ 2,324	0.00%
20478	National Fire Ins Co Of Hartford	55 Capital Blvd	Rocky Hill	CT	06067	312-822-5000	$ 2,059	0.00%
24031	Northland Cas Co	1295 Northland Drive	Mendota Heights	MN	55120-1146	651-688-4100	$ 1,626	0.00%
30562	American Manufacturers Mut Ins Co	1 Kemper Drive	Long Grove	IL	60049-0001	847-320-2000	$ 1,544	0.00%
12866	T.H.E. Ins Co	10451 Gulf Blvd	Treasure Island	FL	33706	727-367-6900	$ 1,500	0.00%
18023	Star Ins Co	26600 Telegraph Road	Southfield	MI	48034	248-358-1100	$ 1,489	0.00%
13714	Pharmacists Mut Ins Co	808 Highway 18 West	Algona	IA	50511	515-295-2461	$ 1,475	0.00%
42404	Liberty Ins Corp	175 Berkeley Street	Boston	MA	02117	617-357-9500	$ 1,335	0.00%
36463	Discover Prop & Cas Ins Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 1,171	0.00%
10499	Daimlerchrysler Ins Co	27777 Inkster Road	Farmington Hills	MI	48334	800-782-9164	$ 1,050	0.00%
24902	Security Ins Co Of Hartford	9300 Arrowpoint Blvd. Po Box 1000	Charlotte	NC	28201-1000	704-522-2000	$ 938	0.00%
25518	Tig Premier Ins Co	5205 N. O'Connor Blvd.	Irving	TX	75039	972-831-5000	$ 817	0.00%
26247	American Guarantee & Liability Ins	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 561	0.00%
22195	Insurance Co Of Greater Ny	200 Madison Avenue	New York	NY	10016-3903	212-683-9700	$ 494	0.00%
37303	Redland Ins Co	1177 Avenue Of The Americas	New York	NY	10036	212-805-9700	$ 479	0.00%
13498	Berkshire Mut Ins Co	75 South Church Street	Pittsfield	MA	01201	413-443-4463	$ 459	0.00%
24147	Old Republic Ins Co	414 West Pittsburgh Street	Greensburg	PA	15601-0789	724-834-5000	$ 449	0.00%
34207	Westport Ins Corp	5200 Metcalf Avenue	Overland Park	KS	66202-1391	913-676-5270	$ 420	0.00%
27073	Nipponkoa Ins Co Ltd U.S. Branch	U.S. Branch-14 Wall Street, 8Th Fl.	New York	NY	10005	212-405-1650	$ 350	0.00%
24376	American General Ind Co	3600 Route 66	Neptune	NJ	07754	732-922-7000	$ 285	0.00%
10677	Cincinnati Ins Co	6200 South Gilmore Road	Fairfield	OH	45014-5141	513-870-2000	$ 271	0.00%
42978	American Security Ins Co	260 Interstate North Circle, Nw	Atlanta	GA	30339	770-763-1000	$ 240	0.00%
10022	Countryway Ins Co	5794 Widewaters Parkway	Dewitt	NY	13214-1884	(315)634-5200	$ 229	0.00%
44393	West American Ins Co	9450 Seward Road	Fairfield	OH	45014	513-603-2400	$ 150	0.00%
22748	Pacific Employers Ins Co	1601 Chestnut Street	Philadelphia	PA	19103	215-640-2324	$ 120	0.00%
16187	Axa Re Prop & Cas Ins Co	17 State Street	New York	NY	10004-1501	212-493-9300	$ 118	0.00%
10847	Cumis Ins Society Inc	5910 Mineral Point Road	Madison	WI	53705	608-238-5851	$ 117	0.00%

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance
Line of Business:
Inland Marine

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
34495	Doctors Co An Interins Exchn	185 Greenwood Rd	Napa	CA	94558	707-226-0100	$ 116	0.00%
23434	Middlesex Ins Co	1800 North Point Drive	Stevens Point	WI	54481-8020	715-346-6000	$ 93	0.00%
22187	Greater Ny Mut Ins Co	200 Madison Avenue	New York	NY	10016-3903	212-683-9700	$ 39	0.00%
21881	National Surety Corp	33 West Monroe	Chicago	IL	60603	312-346-6400	$ 29	0.00%
23450	American Family Home Ins Co	7000 Midland Blvd.	Amelia	OH	45102-2607	800-543-2644-5289	$ 15	0.00%
26492	Courtesy Ins Co	500 Jim Moran Boulevard	Deerfield Beach	FL	33442	954-429-2150	$ (410)	0.00%
19399	Aiu Ins Co	70 Pine Street	New York	NY	10270	212-770-7000	$ (1,214)	0.00%
18058	Philadelphia Ind Ins Co	One Bala Plaza, Suite 100	Bala Cynwyd	PA	19004	610-617-7900	$ (2,271)	0.00%
24880	Fire & Cas Ins Co Of Ct	9300 Arrowpoint Blvd., Po Box 1000	Charlotte	NC	28201-1000	704-522-2000	$ (23,337)	-0.01%
10205	Mountain Valley Ind Co	95 Route 17 South	Paramus	NJ	07653-0931	201-291-2000	$ (202,967)	-0.11%
							$ 188,560,904	

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

MASSACHUSETTS DIRECT WRITTEN PREMIUM LINE OF BUSINESS: MEDICAL MALPRACTICE

Division Of Insurance
Line of Business:
Medical Malpractice

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
10206	Medical Professional Mut Ins Co	101 Arch Street	Boston	MA	02110	617-330-1755	$ 108,618,293	70.65%
34231	Medical Liability Mut Ins Co	Two Park Avenue, Room 2500	New York	NY	10016	212-576-9801	$ 18,579,440	12.08%
11843	Medical Protective Co	5814 Reed Road	Fort Wayne	IN	46835	219-485-9622	$ 7,070,749	4.60%
22810	Chicago Ins Co	33 West Monroe St	Chicago	IL	60603	312-346-6400	$ 4,588,513	2.98%
20427	American Cas Co Of Reading Pa	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 3,497,020	2.27%
10638	Proselect Ins Co	101 Arch Street	Boston	MA	02110	617-330-1755	$ 3,268,830	2.13%
15865	Ncmic Ins Co	14001 University Avenue	Clive	IA	50325-8258	515-313-4500	$ 1,496,956	0.97%
24767	St Paul Fire & Marine Ins Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 1,374,542	0.89%
20443	Continental Cas Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 941,768	0.61%
22217	Gulf Ins Co	4600 Fuller Drive	Irving	TX	75038-6506	972-650-2800	$ 810,371	0.53%
19445	National Union Fire Ins Co Of Pitts	70 Pine Street	New York	NY	10270	212-770-7000	$ 641,419	0.42%
23809	Granite State Ins Co	70 Pine Street	New York	NY	10270	212-770-7000	$ 506,395	0.33%
34495	Doctors Co An Interins Exchn	185 Greenwood Rd	Napa	CA	94558	707-226-0100	$ 373,874	0.24%
16535	Zurich American Ins Co	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 371,909	0.24%
35181	Executive Risk Ind Inc	15 Mountain View Road, P.O. Box 1615	Warren	NJ	07061-1615	908-903-2000	$ 349,149	0.23%
25534	Tig Ins Co	5205 N. O'Connor Blvd.	Irving	TX	75039	972-831-5000	$ 348,348	0.23%
24872	Connecticut Ind Co	9300 Arrowpoint Blvd. Po Box 1000	Charlotte	NC	28201-1000	704-522-2000	$ 222,341	0.14%
22667	Ace American Ins Co	1601 Chestnut Street	Philadelphia	PA	19101-1484	215-640-1000-2324	$ 179,192	0.12%
34207	Westport Ins Corp	5200 Metcalf Avenue	Overland Park	KS	66202-1391	913-676-5270	$ 173,594	0.11%
36234	Preferred Professional Ins Co	10707 Pacific Street, Suite 205	Omaha	NE	68114-4735	402-392-1566-220	$ 151,164	0.10%
21857	American Ins Co	777 San Marin Drive	Novato	CA	94998	415-899-2000	$ 48,913	0.03%
19720	American Alt Ins Corp	555 College Road East - P.O. Box 5241	Princeton	NJ	08543	609-243-4200	$ 46,457	0.03%
21873	Firemans Fund Ins Co	777 San Marin Drive	Novato	CA	94998	415-899-2000	$ 41,124	0.03%
13714	Pharmacists Mut Ins Co	808 Highway 18 West	Algona	IA	50511	515-295-2461	$ 18,738	0.01%
24791	St Paul Mercury Ins Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 17,040	0.01%
24732	General Ins Co Of Amer	Safeco Plaza	Seattle	WA	98185	206-545-5000	$ 15,938	0.01%
18767	Church Mut Ins Co	3000 Schuster Lane	Merrill	WI	54452	715-536-5577	$ 2,466	0.00%
25496	Tig Ind Co	5205 N. O'Connor Blvd.	Irving	TX	75039	972-831-5000	$ 1,117	0.00%
25518	Tig Premier Ins Co	5205 N. O'Connor Blvd.	Irving	TX	75039	972-831-5000	$ 1,020	0.00%
21881	National Surety Corp	33 West Monroe	Chicago	IL	60603	312-346-6400	$ 510	0.00%
22977	Lumbermens Mut Cas Co	1 Kemper Drive	Long Grove	IL	60049-0001	847-320-2000	$ 61	0.00%
34266	Frontier Ins Co	195 Lake Louise Marie Road	Rock Hill	NY	12775-8000	845-796-2100-5069	$ (474)	0.00%
19380	American Home Assur Co	70 Pine Street	New York	NY	10270	212-770-7000	$ (10,963)	-0.01%
							$ 153,745,814	

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

MASSACHUSETTS DIRECT WRITTEN PREMIUM LINE OF BUSINESS: MORTGAGE GUARANTY

Division Of Insurance
Line of Business:
Mortgage Guaranty

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
29858	Mortgage Guaranty Ins Corp	250 East Kilbourn Avenue	Milwaukee	WI	53202	800-558-9900	$ 27,247,995	30.19%
27251	Pmi Mortgage Ins Co	3003 Oak Road	Walnut Creek	CA	94597	800-288-1970	$ 15,331,768	16.98%
38458	General Electric Mortgage Ins Corp	6601 Six Forks Road	Raleigh	NC	27615	919-846-4100	$ 14,578,266	16.15%
33790	Radian Guaranty Inc	1601 Market Street	Philadelphia	PA	19103	800-523-1988	$ 13,725,002	15.20%
15873	United Gty Residential Ins Co	230 North Elm Street	Greensboro	NC	27401	336-373-0232	$ 11,596,387	12.85%
28452	Republic Mortgage Ins Co	190 Oak Plaza Boulevard	Winston-Salem	NC	27105	336-661-0015	$ 5,126,628	5.68%
40266	Cmg Mortgage Ins Co	22 4Th Street, 13Th Floor	San Francisco	CA	94103	800-909-4264	$ 1,482,072	1.64%
24350	Triad Guaranty Ins Corp	101 South Stratford Road	Winston-Salem	NC	27104	336-723-1282	$ 834,137	0.92%
16667	United Gty Residential Ins Co Of Nc	230 North Elm Street	Greensboro	NC	27401	336-373-0232	$ 188,643	0.21%
26999	United Guaranty Mtg Indem Co	230 North Elm Street	Greensboro	NC	27401	336-373-0232	$ 115,896	0.13%
18759	Verex Assure Inc	6601 Six Forks Road	Raleigh	NC	27615	919-846-4100	$ 24,023	0.03%
18740	Mgic Ind Corp	250 East Kilbourn Avenue	Milwaukee	WI	53202	800-558-9900	$ 15,142	0.02%
29823	Ge Residential Mortgage Ins Corp Nc	6601 Six Forks Road	Raleigh	NC	27615	919-846-4100	$ 1,751	0.00%
29114	Cmg Mortgage Assur Co	22 4Th Street, 13Th Floor	San Francisco	CA	94103	800-909-4264	$ 453	0.00%
16675	Gen Elec Mortgage Ins Corp Of Nc	6601 Six Forks Road	Raleigh	NC	27615	919-846-4100	$ 80	0.00%
							$ 90,268,243	

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

MASSACHUSETTS DIRECT WRITTEN PREMIUM LINE OF BUSINESS: OCEAN MARINE

Division Of Insurance
Line of Business:
Ocean Marine

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
19380	American Home Assur Co	70 Pine Street	New York	NY	10270	212-770-7000	$ 13,413,183	18.29%
20621	Onebeacon America Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 10,649,494	14.53%
19070	Standard Fire Ins Co	One Tower Square	Hartford	CT	06183	860-277-0111	$ 5,337,642	7.28%
20443	Continental Cas Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 5,121,374	6.99%
35289	Continental Ins Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 3,629,347	4.95%
26980	Royal Ins Co Of Amer	1240 E. Diehl Rd., Ste 500, P. O. Box 3144	Naperville	IL	60566	630-577-9200	$ 3,142,202	4.29%
20281	Federal Ins Co	15 Mountain View Road, P. O. Box 1615	Warren	NJ	07061-1615	908-903-2000	$ 3,136,007	4.28%
22713	Insurance Co Of North Amer	1601 Chestnut Street	Philadelphia	PA	19103	215-640-2324	$ 2,929,802	4.00%
24767	St Paul Fire & Marine Ins Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 2,824,382	3.85%
19682	Hartford Fire In Co	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ 1,900,810	2.59%
22292	Hanover Ins Co	440 Lincoln Street	Worcester	MA	01605	508-853-7200-4476	$ 1,781,308	2.43%
21873	Firemans Fund Ins Co	777 San Marin Drive	Novato	CA	94998	415-899-2000	$ 1,688,270	2.30%
24872	Connecticut Ind Co	9300 Arrowpoint Blvd. Po Box 1000	Charlotte	NC	28201-1000	704-522-2000	$ 1,634,485	2.23%
19372	Northern Ins Co Of Ny	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 1,532,272	2.09%
22977	Lumbermens Mut Cas Co	1 Kemper Drive	Long Grove	IL	60049-0001	847-320-2000	$ 1,498,157	2.04%
22667	Ace American Ins Co	1601 Chestnut Street	Philadelphia	PA	19101-1484	215-640-1000-2324	$ 1,234,548	1.68%
44784	Fairfield Ins Co	695 East Main Street	Stamford	CT	06901-2141	203-328-5000	$ 1,204,768	1.64%
19895	Atlantic Mut Ins Co	140 Broadway	New York	NY	10005-1101	212-943-1800	$ 1,061,085	1.45%
25674	Travelers Ind Co Of Il	One Tower Square	Hartford	CT	06183-1190	860-277-0111	$ 910,812	1.24%
37060	Old United Cas Co	8500 Shawnee Mission Pkwy, Suite 200	Merriam	KS	66202	913-895-0200	$ 890,288	1.21%
38369	Northern Assur Co Of Amer	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 870,724	1.19%
22136	Great American Ins Co Of Ny	580 Walnut Street	Cincinnati	OH	45202	513-369-5000	$ 813,937	1.11%
10014	Affiliated Fm Ins Co	1301 Atwood Avenue	Johnston	RI	02919-4908	401-275-3000	$ 764,091	1.04%
23043	Liberty Mut Ins Co	175 Berkeley Street	Boston	MA	02117	617-357-9500	$ 701,120	0.96%
43575	Indemnity Ins Co Of North Amer	1601 Chestnut Street	Philadelphia	PA	19103	215-640-2324	$ 678,424	0.93%
19976	Amica Mut Ins Co	100 Amica Way	Lincoln	RI	02865-1156	800-652-6422	$ 644,605	0.88%
29874	North American Specialty Ins Co	650 Elm Street	Manchester	NH	03101	603-644-6600	$ 610,030	0.83%
28932	Markel American Ins Co	4600 Cox Road	Glen Allen	VA	23060	804-527-2700	$ 575,293	0.78%
31325	Acadia Ins Co	One Acadia Commons	Westbrook	ME	04092	207-772-4300-1604	$ 505,633	0.69%
20397	Vigilant Ins Co	55 Water Street	New York	NY	10041	212-612-4000	$ 456,481	0.62%
34207	Westport Ins Corp	5200 Metcalf Avenue	Overland Park	KS	66202-1391	913-676-5270	$ 367,163	0.50%
25941	United Services Auto Assoc	9800 Fredericksburg Road	San Antonio	TX	78288	210-498-2211	$ 327,213	0.45%
19909	Centennial Ins Co	140 Broadway	New York	NY	10005-1101	212-943-1800	$ 323,014	0.44%
21458	Employers Ins Of Wausau	2000 Westwood Drive	Wausau	WI	54401	715-845-5211	$ 258,699	0.35%

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance
Line of Business:
Ocean Marine

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
20532	Clarendon Natl Ins Co	1177 Avenue Of The Americas	New York	NY	10036	212-805-9700	$ 253,852	0.35%
20648	Employers Fire Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 236,231	0.32%
16608	New York Marine & Gnrl Ins Co	919 Third Avenue	New York	NY	10022	212-551-0600	$ 231,678	0.32%
32352	Prudential Prop & Cas Ins Co	23 Main Street	Holmdel	NJ	07733	732-946-5000	$ 226,652	0.31%
23035	Liberty Mut Fire Ins Co	175 Berkeley Street	Boston	MA	02117	617-357-9500	$ 224,035	0.31%
20761	Boston Old Colony Ins Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 210,408	0.29%
16535	Zurich American Ins Co	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 209,966	0.29%
34622	Glens Falls Ins Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 143,725	0.20%
19917	Liberty Ins Underwriters Inc	55 Water Street, 18Th Floor	New York	NY	10041	212-208-9522	$ 100,778	0.14%
26166	Windsor Mount Joy Mut Ins Co	21 West Main Street	Ephrata	PA	17522	717-733-8648-233	$ 93,007	0.13%
12190	Nipponkoa Ins Co Of America	14 Wall Street,Suite 812	New York	NY	10005	212-405-1650-154	$ 76,553	0.10%
42307	Navigators Ins Co	6 International Drive, Suite 100	Rye Brook	NY	10573	914-934-8999	$ 68,230	0.09%
25968	Usaa Cas Ins Co	9800 Fredericksburg Road	San Antonio	TX	78288	210-498-2211	$ 64,711	0.09%
25534	Tig Ins Co	5205 N. O'Connor Blvd.	Irving	TX	75039	972-831-5000	$ 63,598	0.09%
21261	Electric Ins Co	75 Sam Fonzo Drive	Beverly	MA	01915	978-921-0660	$ 52,690	0.07%
25623	Phoenix Ins Co	One Tower Square	Hartford	CT	06183	860-277-0111	$ 35,541	0.05%
18279	Bankers Standard Ins Co	1601 Chestnut Street	Philadelphia	PA	19103	215-640-1000-2324	$ 23,117	0.03%
20362	Mitsui Sumitomo Ins Co Of Amer	15 Independence Boulevard, P.O. Box 4602	Warren	NJ	07059-4602	908-604-2900	$ 18,914	0.03%
25666	Travelers Ind Co Of Amer	One Tower Square	Hartford	CT	06183	860-277-0111	$ 16,092	0.02%
22918	American Motorists Ins Co	1 Kemper Drive	Long Grove	IL	60049-0001	847-320-2000	$ 13,997	0.02%
10111	American Bankers Ins Co Of Fl	11222 Quail Roost Drive	Miami	FL	33157	305-253-2244	$ 13,117	0.02%
12904	Br	230 Park Avenue	New York	NY	10169-0005	212-297-6600	$ 13,013	0.02%
20699	Ace Prop & Cas Ins Co	1601 Chestnut Street	Philadelphia	PA	19103	215-640-1000-2324	$ 11,853	0.02%
24554	Xl Ins Amer Inc	Seaview House, 70 Seaview Avenue	Stamford	CT	06902-6040	203-964-5200	$ 8,656	0.01%
19062	Automobile Ins Co Of Hartford Ct	One Tower Square	Hartford	CT	06183	860-277-0111	$ 7,538	0.01%
11630	Jefferson Ins Co	777 San Marin Drive	Novato	CA	94998	415-899-2000	$ 7,207	0.01%
25658	Travelers Ind Co	One Tower Square	Hartford	CT	06183	860-277-0111	$ 6,166	0.01%
20850	Firemens Ins Co Of Newark Nj	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 2,290	0.00%
30104	Hartford Underwriters Ins Co	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ 2,062	0.00%
11991	National Cas Co	8877 N. Gainey Center Drive	Scottsdale	AZ	85258-2108	480-365-4000	$ 1,740	0.00%
33162	Bankers Ins Co	360 Central Avenue	St. Petersburg	FL	33701	727-823-4000	$ 934	0.00%
11185	Foremost Ins Co	5600 Beech Tree Lane	Caledonia	MI	49316-0050	616-942-3000	$ 542	0.00%
29459	Twin City Fire Ins Co Co	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ 311	0.00%
21970	Onebeacon Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 43	0.00%

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance
Line of Business:
Ocean Marine

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
22322	Greenwich Ins Co	Seaview House, 70 Seaview Avenue	Stamford	CT	06902-6040	203-964-5200	$ (552)	0.00%
37303	Redland Ins Co	1177 Avenue Of The Americas	New York	NY	10036	212-805-9700	$ (555)	0.00%
33022	Axa Corp Solutions Ins Co	17 State Street	New York	NY	10004-1501	212-493-9300	$ (6,231)	-0.01%
37885	XI Specialty Ins Co	Seaview House, 70 Seaview Avenue	Stamford	CT	06902-6040	203-964-5200	$ (115,970)	-0.16%
23841	New Hampshire Ins Co	70 Pine Street	New York	NY	10270	212-770-7000	$ (2,416,354)	-3.30%
							$ 73,316,248	

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

MASSACHUSETTS DIRECT WRITTEN PREMIUM LINE OF BUSINESS: OTHER ACCIDENT ONLY

Division Of Insurance
Line of Business:
Other Accident Only

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
22217	Gulf Ins Co	4600 Fuller Drive	Irving	TX	75038-6506	972-650-2800	$ 714,295	46.83%
24147	Old Republic Ins Co	414 West Pittsburgh Street	Greensburg	PA	15601-0789	724-834-5000	$ 635,554	41.66%
24872	Connecticut Ind Co	9300 Arrowpoint Blvd. Po Box 1000	Charlotte	NC	28201-1000	704-522-2000	$ 90,384	5.93%
25534	Tig Ins Co	5205 N. O'Connor Blvd.	Irving	TX	75039	972-831-5000	$ 52,087	3.41%
19380	American Home Assur Co	70 Pine Street	New York	NY	10270	212-770-7000	$ 24,156	1.58%
11991	National Cas Co	8877 N. Gainey Center Drive	Scottsdale	AZ	85258-2108	480-365-4000	$ 7,203	0.47%
25518	Tig Premier Ins Co	5205 N. O'Connor Blvd.	Irving	TX	75039	972-831-5000	$ 1,000	0.07%
22713	Insurance Co Of North Amer	1601 Chestnut Street	Philadelphia	PA	19103	215-640-2324	$ 425	0.03%
27928	Amex Assur Co	3500 Packerland Drive	De Pere	WI	54115-9070	920-330-5100	$ 326	0.02%
							$ 1,525,430	

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

MASSACHUSETTS DIRECT WRITTEN PREMIUM LINE OF BUSINESS: OTHER LIABILITY

Division Of Insurance
Line of Business:
Other Liability

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
19445	National Union Fire Ins Co Of Pitts	70 Pine Street	New York	NY	10270	212-770-7000	$ 123,343,133	14.45%
20281	Federal Ins Co	15 Mountain View Road, P. O. Box 1615	Warren	NJ	07061-1615	908-903-2000	$ 76,449,629	8.96%
22977	Lumbermens Mut Cas Co	1 Kemper Drive	Long Grove	IL	60049-0001	847-320-2000	$ 34,709,057	4.07%
23043	Liberty Mut Ins Co	175 Berkeley Street	Boston	MA	02117	617-357-9500	$ 24,456,470	2.87%
24767	St Paul Fire & Marine Ins Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 23,092,432	2.71%
20443	Continental Cas Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 22,794,249	2.67%
22217	Gulf Ins Co	4600 Fuller Drive	Irving	TX	75038-6506	972-650-2800	$ 18,228,676	2.14%
16535	Zurich American Ins Co	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 17,181,478	2.01%
22667	Ace American Ins Co	1601 Chestnut Street	Philadelphia	PA	19101-1484	215-640-1000-2324	$ 16,694,886	1.96%
35181	Executive Risk Ind Inc	15 Mountain View Road, P.O. Box 1615	Warren	NJ	07061-1615	908-903-2000	$ 15,479,802	1.81%
20532	Clarendon Natl Ins Co	1177 Avenue Of The Americas	New York	NY	10036	212-805-9700	$ 15,079,307	1.77%
26247	American Guarantee & Liability Ins	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 14,100,532	1.65%
37885	XI Specialty Ins Co	Seaview House, 70 Seaview Avenue	Stamford	CT	06902-6040	203-964-5200	$ 14,006,030	1.64%
41360	Arbella Protection Ins Co	1100 Crown Colony Drive	Quincy	MA	02269-9103	617-328-2936	$ 13,399,994	1.57%
37303	Redland Ins Co	1177 Avenue Of The Americas	New York	NY	10036	212-805-9700	$ 12,668,733	1.48%
24147	Old Republic Ins Co	414 West Pittsburgh Street	Greensburg	PA	15601-0789	724-834-5000	$ 12,281,873	1.44%
38962	Genesis Ins Co	695 East Main Street, P.O. Box 10352	Stamford	CT	06904-2352	203-328-5000	$ 11,701,473	1.37%
34207	Westport Ins Corp	5200 Metcalf Avenue	Overland Park	KS	66202-1391	913-676-5270	$ 11,605,253	1.36%
24791	St Paul Mercury Ins Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 11,028,177	1.29%
29459	Twin City Fire Ins Co Co	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ 10,962,696	1.28%
24902	Security Ins Co Of Hartford	9300 Arrowpoint Blvd. Po Box 1000	Charlotte	NC	28201-1000	704-522-2000	$ 10,058,638	1.18%
22322	Greenwich Ins Co	Seaview House, 70 Seaview Avenue	Stamford	CT	06902-6040	203-964-5200	$ 9,670,664	1.13%
21113	United States Fire Ins Co	305 Madison Avenue	Morristown	NJ	07960	973-490-6600	$ 9,545,795	1.12%
25674	Travelers Ind Co Of Il	One Tower Square	Hartford	CT	06183-1190	860-277-0111	$ 9,472,844	1.11%
22292	Hanover Ins Co	440 Lincoln Street	Worcester	MA	01605	508-853-7200-4476	$ 8,913,946	1.04%
26980	Royal Ins Co Of Amer	1240 E. Diehl Rd., Ste 500, P. O. Box 3144	Naperville	IL	60566	630-577-9200	$ 8,184,430	0.96%
35637	Landmark Ins Co	100 Summer Street	Boston	MA	02110	617-330-1100	$ 8,173,402	0.96%
24074	Ohio Cas Ins Co	9450 Seward Road	Fairfield	OH	45014	513-603-2400	$ 7,911,556	0.93%
25658	Travelers Ind Co	One Tower Square	Hartford	CT	06183	860-277-0111	$ 7,870,642	0.92%
42048	Diamond State Ins Co	Three Bala Plaza E Ste 300	Bala Cynwyd	PA	19004	610-664-1500	$ 7,766,558	0.91%
19380	American Home Assur Co	70 Pine Street	New York	NY	10270	212-770-7000	$ 7,702,110	0.90%
21857	American Ins Co	777 San Marin Drive	Novato	CA	94998	415-899-2000	$ 7,541,239	0.88%
20621	Onebeacon America Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 7,394,587	0.87%
25976	Utica Mut Ins Co	180 Genesee Street	New Hartford	NY	13413	315-734-2000	$ 7,121,772	0.83%

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Line of Business:
Other Liability

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
10510	Carolina Cas Ins Co	8381 Dix Ellis Trail, Suite 400	Jacksonville	FL	32256	904-363-0900	$ 6,684,895	0.78%
31194	Travelers Cas & Surety Co Of Amer	One Tower Square	Hartford	CT	06183	860-277-0111	$ 6,396,178	0.75%
21121	Westchester Fire Ins Co	1601 Chestnut Street	Philadelphia	PA	19103	215-640-2324	$ 6,395,440	0.75%
19798	Merrimack Mut Fire Ins Co	95 Old River Road	Andover	MA	01810-1078	978-475-3300	$ 5,993,103	0.70%
16691	Great American Ins Co	580 Walnut Street	Cincinnati	OH	45202	513-369-5000	$ 5,871,742	0.69%
25534	Tig Ins Co	5205 N. O'Connor Blvd.	Irving	TX	75039	972-831-5000	$ 5,448,246	0.64%
41181	Universal Underwriters Ins Co	7045 College Boulevard	Overland Park	KS	66211	913-339-1000	$ 5,444,665	0.64%
11991	National Cas Co	8877 N. Gainey Center Drive	Scottsdale	AZ	85258-2108	480-365-4000	$ 5,297,578	0.62%
22810	Chicago Ins Co	33 West Monroe St	Chicago	IL	60603	312-346-6400	$ 5,132,887	0.60%
37257	Insurance Corp Of Hannover	1177 Avenue Of The Americas	New York	NY	10036	212-805-9700	$ 4,996,322	0.59%
31325	Acadia Ins Co	One Acadia Commons	Westbrook	ME	04092	207-772-4300-1604	$ 4,949,988	0.58%
26522	Mount Vernon Fire Ins Co	190 South Warner Road, P.O. Box 6700	Wayne	PA	19087-2191	610-688-2535	$ 4,764,172	0.56%
19682	Hartford Fire In Co	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ 4,483,255	0.53%
29424	Hartford Cas Ins Co	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ 4,369,932	0.51%
15105	Safety Natl Cas Corp	2043 Woodland Parkway, Suite 200	St. Louis	MO	63146	314-995-5300	$ 4,247,699	0.50%
20346	Pacific Ind Co	15 Mountain View Road, P.O. Box 1615	Warren	NJ	07061-1615	908-903-2000	$ 4,159,015	0.49%
20494	Transportation Ins Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 4,150,828	0.49%
18058	Philadelphia Ind Ins Co	One Bala Plaza, Suite 100	Bala Cynwyd	PA	19004	610-617-7900	$ 4,043,513	0.47%
25887	Us Fidelity & Guaranty Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 3,689,557	0.43%
24678	Royal Ind Co	9300 Arrowpoint Blvd., P. O. Box 1000	Charlotte	NC	28201-1000	704-522-2000	$ 3,414,425	0.40%
26018	Vermont Mut Ins Co	89 State Street	Montpelier	VT	05601	802-223-2341	$ 3,333,988	0.39%
19976	Amica Mut Ins Co	100 Amica Way	Lincoln	RI	02865-1156	800-652-6422	$ 3,318,516	0.39%
21970	Onebeacon Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 2,934,565	0.34%
27120	Trumbull Ins Co	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ 2,929,065	0.34%
25623	Phoenix Ins Co	One Tower Square	Hartford	CT	06183	860-277-0111	$ 2,815,163	0.33%
15024	Preferred Mut Ins Co	One Preferred Way	New Berlin	NY	13411-1896	607-847-6161	$ 2,801,635	0.33%
13803	Farm Family Cas Ins Co	344 Route 9W	Glenmont	NY	12077	518-431-5000	$ 2,740,509	0.32%
11967	General Star Natl Ins Co	695 East Main Street	Stamford	CT	6901	203-328-5700	$ 2,719,687	0.32%
26344	Great American Assur Co	580 Walnut Street	Cincinnati	OH	45202	513-369-5000	$ 2,665,856	0.31%
26182	Harleysville Worcester Ins Co	120 Front Street, Suite 400	Worcester	MA	01608-1408	508-751-8100	$ 2,562,246	0.30%
10206	Medical Professional Mut Ins Co	101 Arch Street	Boston	MA	02110	617-330-1755	$ 2,557,113	0.30%
22713	Insurance Co Of North Amer	1601 Chestnut Street	Philadelphia	PA	19103	215-640-2324	$ 2,537,244	0.30%
42404	Liberty Ins Corp	175 Berkeley Street	Boston	MA	02117	617-357-9500	$ 2,470,265	0.29%
21873	Firemans Fund Ins Co	777 San Marin Drive	Novato	CA	94998	415-899-2000	$ 2,380,211	0.28%

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance
Line of Business:
Other Liability

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
25682	Travelers Ind Co Of Ct	One Tower Square	Hartford	CT	06183	860-277-0111	$ 2,164,205	0.25%
19828	Argonaut-Midwest Ins Co	10101 Reunion Place, Suite 500	San Antonio	TX	78216	800-470-7958	$ 2,156,564	0.25%
23035	Liberty Mut Fire Ins Co	175 Berkeley Street	Boston	MA	02117	617-357-9500	$ 2,076,016	0.24%
19771	Cambridge Mut Fire Ins Co	95 Old River Road	Andover	MA	01810-1078	978-475-3300	$ 1,955,627	0.23%
26298	Metropolitan Property & Cas Ins Co	700 Quaker Lane	Warwick	RI	02886-6669	401-827-2400	$ 1,943,657	0.23%
24260	Progressive Cas Ins Co	6300 Wilson Mills Road, W33	Mayfield Village	OH	44143-2182	440-461-5000	$ 1,921,772	0.23%
20427	American Cas Co Of Reading Pa	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 1,858,272	0.22%
36153	Aetna Ins Co Of Ct	151 Farmington Avenue	Hartford	CT	06156-0417	860-273-0123	$ 1,789,718	0.21%
39454	Safety Ins Co	20 Custom House Street	Boston	MA	02110	617-951-0600	$ 1,696,843	0.20%
40274	Citation Ins Co	211 Main Street	Webster	MA	01570-0758	508-943-9000	$ 1,670,892	0.20%
13056	Rli Ins Co	9025 N. Lindbergh Drive	Peoria	IL	61615	309-692-1000	$ 1,613,926	0.19%
25941	United Services Auto Assoc	9800 Fredericksburg Road	San Antonio	TX	78288	210-498-2211	$ 1,543,018	0.18%
20303	Great Northern Ins Co	15 Mountain View Road, P.O. Box 1615	Warren	NJ	07061-1615	908-903-2000	$ 1,528,986	0.18%
23841	New Hampshire Ins Co	70 Pine Street	New York	NY	10270	212-770-7000	$ 1,504,276	0.18%
10638	Proselect Ins Co	101 Arch Street	Boston	MA	02110	617-330-1755	$ 1,478,628	0.17%
40827	Virginia Surety Co Inc	1000 Milwaukee Avenue	Glenview	IL	60025	847-953-1000	$ 1,467,083	0.17%
34231	Medical Liability Mut Ins Co	Two Park Avenue, Room 2500	New York	NY	10016	212-576-9801	$ 1,437,158	0.17%
21849	American Automobile Ins Co	777 San Marin Drive	Novato	CA	94998	415-899-2000	$ 1,430,407	0.17%
11255	Caterpillar Ins Co	2120 West End Avenue	Nashville	TN	37203	615-341-8147-	$ 1,404,005	0.16%
34754	Commerce Ins Co	211 Main Street	Webster	MA	01570-0758	508-943-9000	$ 1,363,003	0.16%
19720	American Alt Ins Corp	555 College Road East - P.O. Box 5241	Princeton	NJ	08543	609-243-4200	$ 1,276,485	0.15%
24872	Connecticut Ind Co	9300 Arrowpoint Blvd. Po Box 1000	Charlotte	NC	28201-1000	704-522-2000	$ 1,264,390	0.15%
35386	Fidelity & Guaranty Ins Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 1,260,388	0.15%
14788	Natl Grange Mut Ins Co	55 West Street	Keene	NH	03431	603-352-4000	$ 1,235,438	0.14%
21415	Employers Mut Cas Co	717 Mulberry Street	Des Moines	IA	50309-3872	515-280-2511	$ 1,226,438	0.14%
20486	Transcontinental Ins Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 1,198,600	0.14%
19410	Commerce & Industry Ins Co	70 Pine Street	New York	NY	10270	212-770-7000	$ 1,141,908	0.13%
14206	Holyoke Mut Ins Co In Salem	Holyoke Square	Salem	MA	01970-6506	978-744-6123	$ 1,138,513	0.13%
26069	Wausau Business Ins Co	2000 Westwood Drive	Wausau	WI	54401	715-845-5211	$ 1,132,840	0.13%
24732	General Ins Co Of Amer	Safeco Plaza	Seattle	WA	98185	206-545-5000	$ 1,046,712	0.12%
17000	Arbella Mut Ins Co	1100 Crown Colony Drive	Quincy	MA	02269-9103	617-328-2936	$ 1,041,295	0.12%
22918	American Motorists Ins Co	1 Kemper Drive	Long Grove	IL	60049-0001	847-320-2000	$ 1,033,765	0.12%
24554	Xl Ins Amer Inc	Seaview House, 70 Seaview Avenue	Stamford	CT	06902-6040	203-964-5200	$ 1,033,186	0.12%
11150	Arch Ins Co	One Liberty Plaza, 53Rd Floor	New York	NY	10006	212-651-6500	$ 1,029,699	0.12%

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance
Line of Business:
Other Liability

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
21458	Employers Ins Of Wausau	2000 Westwood Drive	Wausau	WI	54401	715-845-5211	$ 1,019,530	0.12%
21318	Coregis Ins Co	525 West Van Buren, Suite 500	Chicago	IL	60607	312-821-4000	$ 1,008,517	0.12%
19038	Travelers Cas & Surety Co	One Tower Square	Hartford	CT	06183	860-277-0111	$ 993,073	0.12%
39306	Fidelity & Deposit Co Of Md	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 980,987	0.11%
22306	Massachusetts Bay Ins Co	440 Lincoln Street	Worcester	MA	01605	508-853-7200-4476	$ 961,132	0.11%
22748	Pacific Employers Ins Co	1601 Chestnut Street	Philadelphia	PA	19103	215-640-2324	$ 948,790	0.11%
24295	Providence Washington Ins Co	One Providence Washington	Providence	RI	02903	401-453-7000	$ 944,379	0.11%
29874	North American Specialty Ins Co	650 Elm Street	Manchester	NH	03101	603-644-6600	$ 931,578	0.11%
20508	Valley Forge Ins Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 923,154	0.11%
20230	Central Mut Ins Co	800 South Washington Street	Van Wert	OH	45891	2437	$ 920,353	0.11%
21105	North River Ins Co	305 Madison Avenue	Morristown	NJ	07960	973-490-6600	$ 870,519	0.10%
38245	Bcs Ins Co	676 North St. Clair Street	Chicago	IL	60611	312-951-7700	$ 868,159	0.10%
12475	Republic-Franklin Ins Co	180 Genesee Street	New Hartford	NY	13413	315-734-2000	$ 843,035	0.10%
26832	Great American Alliance Ins Co	580 Walnut Street	Cincinnati	OH	45202	513-369-5000	$ 820,037	0.10%
10847	Cumis Ins Society Inc	5910 Mineral Point Road	Madison	WI	53705	608-238-5851	$ 807,051	0.09%
23965	Norfolk & Dedham Mut Fire Ins Co	222 Ames Street	Dedham	MA	02026-1850	781-326-4010	$ 779,829	0.09%
21180	Sentry Select Ins Co	1800 North Point Drive	Stevens Point	WI	54481-8020	715-346-6000	$ 761,352	0.09%
14931	Pawtucket Mut Ins Co	25 Maple Street	Pawtucket	RI	02860-2104	401-725-5600	$ 756,926	0.09%
15059	Public Service Mut Ins Co	One Park Avenue	New York	NY	10016-5802	212-591-9500	$ 749,564	0.09%
38970	Markel Ins Co	4600 Cox Road	Glen Allen	VA	23060	800-431-1270	$ 741,270	0.09%
13935	Federated Mut Ins Co	121 East Park Square	Owatonna	MN	55060	507-455-5200	$ 718,339	0.08%
24988	Sentry Ins A Mut Co	1800 North Point Drive	Stevens Point	WI	54481-8020	715-346-6000	$ 703,855	0.08%
25984	Graphic Arts Mut Ins Co	180 Genesee Street	New Hartford	NY	13413	315-734-2000	$ 691,815	0.08%
26077	Lancer Ins Co	370 West Park Avenue	Long Beach	NY	11561-3245	516-431-4441	$ 688,147	0.08%
28932	Markel American Ins Co	4600 Cox Road	Glen Allen	VA	23060	804-527-2700	$ 685,285	0.08%
21881	National Surety Corp	33 West Monroe	Chicago	IL	60603	312-346-6400	$ 674,395	0.08%
20524	Specialty Natl Ins Co	1 Kemper Drive	Long Grove	IL	60049-0001	847-320-2000	$ 670,609	0.08%
37893	Ulico Cas Co	111 Massachusetts Avenue, N.W.	Washington	DC	20001	202-682-0900	$ 656,471	0.08%
19917	Liberty Ins Underwriters Inc	55 Water Street, 18Th Floor	New York	NY	10041	212-208-9522	$ 655,623	0.08%
19704	American States Ins Co	Safeco Plaza	Seattle	WA	98185	206-545-5000	$ 611,593	0.07%
12416	Protective Ins Co	1099 North Meridian Street	Indianapolis	IN	46204	317-636-9800-356	$ 607,045	0.07%
21326	Empire Fire & Marine Ins Co	13810 Fnb Parkway	Omaha	NE	68154-5202	402-963-5000	$ 605,329	0.07%
22578	Horace Mann Ins Co	#1 Horace Mann Plaza	Springfield	IL	62715	217-789-2500	$ 591,950	0.07%
23809	Granite State Ins Co	70 Pine Street	New York	NY	10270	212-770-7000	$ 583,957	0.07%

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance
Line of Business:
Other Liability

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
13943	Fitchburg Mut Ins Co	222 Ames Street	Dedham	MA	02026-1850	781-326-4010	$ 571,781	0.07%
24198	Peerless Ins Co	62 Maple Avenue	Keene	NH	03431	603-352-3221	$ 563,093	0.07%
25879	Fidelity & Guaranty Ins Underwriters	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 527,014	0.06%
14192	Hingham Mut Fire Ins Co	230 Beal Street	Hingham	MA	02043	781-749-0841-122	$ 518,754	0.06%
20397	Vigilant Ins Co	55 Water Street	New York	NY	10041	212-612-4000	$ 515,726	0.06%
18910	American Protection Ins Co	1 Kemper Drive	Long Grove	IL	60049-0001	847-320-2000	$ 511,144	0.06%
21784	Firemens Ins Co Of Washington Dc	6802 Paragon Place, Suite 300	Richmond	VA	23230	804-285-2700	$ 504,012	0.06%
21172	Vanliner Ins Co	One Premier Drive	St. Louis	MO	63026	636-343-9889	$ 498,679	0.06%
24589	American & Foreign Ins Co	9300 Arrowpoint Blvd., P. O. Box 1000	Charlotte	NC	28201-1000	704-522-2000	$ 476,821	0.06%
13463	Barnstable County Mut Ins Co	108 Hallet Street	Yarmouth Port	MA	02675	508-362-4567	$ 467,418	0.05%
26042	Wausau Underwriters Ins Co	2000 Westwood Drive	Wausau	WI	54401	715-845-5211	$ 456,466	0.05%
13706	Dorchester Mut Fire Ins Co	222 Ames Street	Dedham	MA	02026-1850	781-326-4010	$ 455,191	0.05%
15040	Providence Mut Fire Ins Co	340 East Avenue	Warwick	RI	02886-1802	401-827-1800	$ 452,547	0.05%
19909	Centennial Ins Co	140 Broadway	New York	NY	10005-1101	212-943-1800	$ 450,795	0.05%
14982	Penn Millers Ins Co	72 North Franklin Street	Wilkes-Barre	PA	18701-1301	570-822-8111	$ 428,142	0.05%
14923	Patrons Mut Ins Co Of Ct	769 Hebron Avenue	Glastonbury	CT	06033	860-633-4678	$ 409,935	0.05%
13331	American Hardware Mut Ins Co	471 East Broad Street	Columbus	OH	43215	614-225-8211	$ 406,729	0.05%
32220	American Intl Ins Co	One Aig Center	Wilmington	DE	19803-1115	302-252-2000	$ 401,928	0.05%
18279	Bankers Standard Ins Co	1601 Chestnut Street	Philadelphia	PA	19103	215-640-1000-2324	$ 397,389	0.05%
21261	Electric Ins Co	75 Sam Fonzo Drive	Beverly	MA	01915	978-921-0660	$ 387,928	0.05%
21865	Associated Ind Corp	777 San Marin Drive	Novato	CA	94998	415-899-2000	$ 379,070	0.04%
20362	Mitsui Sumitomo Ins Co Of Amer	15 Independence Boulevard, P.O. Box 4602	Warren	NJ	07059-4602	908-604-2900	$ 378,369	0.04%
14826	New London Cty Mut Ins Co	101 High Street	Norwich	CT	06360-0040	860-887-3553	$ 376,511	0.04%
23469	American Modern Home Ins Co	7000 Midland Blvd.	Amelia	OH	45102-2607	800-543-2644-5289	$ 363,996	0.04%
30562	American Manufacturers Mut Ins Co	1 Kemper Drive	Long Grove	IL	60049-0001	847-320-2000	$ 356,845	0.04%
34100	Masswest Ins Co Inc	123 Interstate Drive	West Springfield	MA	01089	413-733-7391	$ 354,419	0.04%
12904	Tokio Marine & Fire Ins Co Ltd Us Br	230 Park Avenue	New York	NY	10169-0005	212-297-6600	$ 352,076	0.04%
27928	Amex Assur Co	3500 Packerland Drive	De Pere	WI	54115-9070	920-330-5100	$ 342,535	0.04%
24031	Northland Cas Co	1295 Northland Drive	Mendota Heights	MN	55120-1146	651-688-4100	$ 318,480	0.04%
25860	Union Mut Fire Ins Co	139 State Street	Montpelier	VT	05602-0000	802-223-5261	$ 313,918	0.04%
12866	T.H.E. Ins Co	10451 Gulf Blvd	Treasure Island	FL	33706	727-367-6900	$ 312,591	0.04%
29599	Us Specialty Ins Co	13403 Northwest Freeway	Houston	TX	77040-6094	713-744-3700	$ 308,225	0.04%
23973	West Newbury Mut Fire Ins Co	222 Ames Street	Dedham	MA	02026-1850	781-326-4010	$ 300,109	0.04%
14974	Pennsylvania Lumbermens Mut Ins	170 S. Independence Mall West Ste 200E	Philadelphia	PA	19106-3388	215-625-9233-310	$ 290,644	0.03%

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance
Line of Business:
Other Liability

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
20478	National Fire Ins Co Of Hartford	55 Capital Blvd	Rocky Hill	CT	06067	312-822-5000	$ 283,595	0.03%
20796	Ge Casualty Ins Co	500 Virginia Drive	Fort Washington	PA	19034	800-523-1700	$ 283,341	0.03%
13978	Florists Mut Ins Co	#1 Horticultural Lane	Edwardsville	IL	62025	618-656-4240	$ 278,750	0.03%
33022	Axa Corp Solutions Ins Co	17 State Street	New York	NY	10004-1501	212-493-9300	$ 268,788	0.03%
14990	Pennsylvania Ntl Mut Cas Ins Co	Two North Second Street	Harrisburg	PA	17101	717-234-4941	$ 266,076	0.03%
40436	Stratford Ins Co	400 Parson'S Pond Drive	Franklin Lakes	NJ	07417-2600	201-847-8600	$ 258,200	0.03%
25968	Usaa Cas Ins Co	9800 Fredericksburg Road	San Antonio	TX	78288	210-498-2211	$ 223,617	0.03%
22136	Great American Ins Co Of Ny	580 Walnut Street	Cincinnati	OH	45202	513-369-5000	$ 219,855	0.03%
20761	Boston Old Colony Ins Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 208,523	0.02%
24775	St Paul Guardian Ins Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 203,179	0.02%
24740	Safeco Ins Co Of Amer	Safeco Plaza	Seattle	WA	98185	206-545-5000	$ 202,392	0.02%
40142	American Zurich Ins Co	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 199,947	0.02%
39845	Employers Reins Corp	5200 Metcalf	Overland Park	KS	66202-1296	913-676-5200	$ 185,266	0.02%
19372	Northern Ins Co Of Ny	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 174,472	0.02%
25143	State Farm Fire And Cas Co	One State Farm Plaza	Bloomington	IL	61710	309-766-2311	$ 160,049	0.02%
25518	Tig Premier Ins Co	5205 N. O'Connor Blvd.	Irving	TX	75039	972-831-5000	$ 154,380	0.02%
24880	Fire & Cas Ins Co Of Ct	9300 Arrowpoint Blvd., Po Box 1000	Charlotte	NC	28201-1000	704-522-2000	$ 146,417	0.02%
23329	Merchants Mut Ins Co	250 Main Street	Buffalo	NY	14240-0903	716-849-3333	$ 141,255	0.02%
20702	Ace Fire Underwriters Ins Co	1601 Chestnut Street	Philadelphia	PA	19103	215-640-1000-2324	$ 141,080	0.02%
36463	Discover Prop & Cas Ins Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 135,143	0.02%
37478	Hartford Ins Co Of The Midwest	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ 133,599	0.02%
23175	Phenix Mut Fire Ins Co	42 Pleasant Street	Concord	NH	03302-0900	603-225-2773	$ 127,313	0.01%
23817	Illinois Natl Ins Co	500 West Madison Street	Chicago,	IL	60606-2511	312-930-5417	$ 121,747	0.01%
18767	Church Mut Ins Co	3000 Schuster Lane	Merrill	WI	54452	715-536-5577	$ 116,195	0.01%
35300	Allianz Global Risks Us Ins Co	2350 Empire Avenue	Burbank	CA	91504-3350	818-260-7500	$ 109,153	0.01%
19429	Insurance Co Of The State Of Pa	70 Pine Street	New York	NY	10270	212-770-7000	$ 107,757	0.01%
20648	Employers Fire Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 103,199	0.01%
22187	Greater Ny Mut Ins Co	200 Madison Avenue	New York	NY	10016-3903	212-683-9700	$ 102,785	0.01%
25992	Northern Security Ins Co Inc	89 State Street	Montpelier	VT	05602	802-223-2341	$ 102,162	0.01%
20680	Green Mountain Ins Co Inc	4 Bouton Street	Concord	NH	03301	603-224-4086	$ 100,849	0.01%
22837	Interstate Ind Co	33 West Monroe Street	Chicago	IL	60603	312-346-6400	$ 98,458	0.01%
24600	Globe Ind Co	9300 Arrowpoint Blvd., P. O. Box 1000	Charlotte	NC	28201-1000	704-522-2000	$ 93,584	0.01%
19895	Atlantic Mut Ins Co	140 Broadway	New York	NY	10005-1101	212-943-1800	$ 90,656	0.01%
25615	Charter Oak Fire Ins Co	One Tower Square	Hartford	CT	06183	860-277-0111	$ 90,412	0.01%

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance
Line of Business:
Other Liability

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
24384	Ranger Ins Co	10777 Westheimer Road	Houston	TX	77042	713-954-8100	$ 89,107	0.01%
16187	Axa Re Prop & Cas Ins Co	17 State Street	New York	NY	10004-1501	212-493-9300	$ 85,266	0.01%
37052	Regis Ins Co	899 Cassatt Road	Berwyn	PA	19312	610-647-1280	$ 83,578	0.01%
19356	Maryland Cas Co	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 82,009	0.01%
37621	Toyota Motor Ins Co	19001 South Western Avenue, Nf22	Torrance	CA	90509	310-468-8052	$ 79,405	0.01%
23620	Burlington Ins Co	238 International Road	Burlington	NC	27215	336-586-2500	$ 77,968	0.01%
38369	Northern Assur Co Of Amer	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 77,266	0.01%
36340	Camico Mut Ins Co	1235 Radio Road	Redwood City	CA	94065-1217	650-802-2500	$ 77,233	0.01%
41343	Gerling Amer Ins Co	717 Fifth Avenue	New York	NY	10022	212-756-2600	$ 74,733	0.01%
20613	American Employers Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 72,201	0.01%
25666	Travelers Ind Co Of Amer	One Tower Square	Hartford	CT	06183	860-277-0111	$ 68,554	0.01%
30503	Shelby Cas Ins Comp	3760 River Run Drive	Birmingham	AL	35243	205-970-7000	$ 68,133	0.01%
35289	Continental Ins Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 65,823	0.01%
44393	West American Ins Co	9450 Seward Road	Fairfield	OH	45014	513-603-2400	$ 64,805	0.01%
13188	Western Surety Co	101 South Phillips Avenue	Sioux Falls	SD	57104-6703	605-336-0850	$ 64,168	0.01%
10111	American Bankers Ins Co Of Fl	11222 Quail Roost Drive	Miami	FL	33157	305-253-2244	$ 62,665	0.01%
32352	Prudential Prop & Cas Ins Co	23 Main Street	Holmdel	NJ	07733	732-946-5000	$ 59,893	0.01%
24325	York Ins Co	One Providence Washington Plz	Providence	RI	02903	401-453-7000	$ 59,145	0.01%
19402	Birmingham Fire Ins Co Of Pa	70 Pine Street	New York	NY	10270	212-770-7000	$ 53,608	0.01%
26921	Everest Reins Co	477 Martinsville Road	Liberty Corner	NJ	07938-0830	908-604-3000	$ 49,984	0.01%
41769	Athena Assur Co	385 Washington Street	St. Paul	MN	55102	651-310-7066	$ 49,677	0.01%
41459	Armed Forces Ins Exchange	550 Eisenhower Road	Leavenworth	KS	66048	913-727-5500	$ 43,730	0.01%
16551	Savers Prop & Cas Ins Co	11880 College Boulevard, Suite 500	Overland Park	KS	66210	913-339-5000	$ 40,583	0.00%
27138	Kemper Cas Ins Co	1 Kemper Drive	Long Grove	IL	60049-0001	847-320-2000	$ 38,428	0.00%
13714	Pharmacists Mut Ins Co	808 Highway 18 West	Algona	IA	50511	515-295-2461	$ 37,724	0.00%
42668	Vesta Ins Corp	3760 River Run Drive	Birmingham	AL	35243	205-970-7000	$ 36,814	0.00%
35270	Fidelity & Cas Co Of Ny	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 35,840	0.00%
14486	Merchants & Bus. Mens Mut Ins Co	62 Maple Avenue	Keene	NH	03431	603-352-3221	$ 35,795	0.00%
15865	Ncmic Ins Co	14001 University Avenue	Clive	IA	50325-8258	515-313-4500	$ 24,757	0.00%
22489	Highlands Ins Co	275 Phillips Boulevard	Trenton	NJ	08618-1426	609-896-1921	$ 19,037	0.00%
24694	Safeguard Ins Co	9300 Arrowpoint Blvd., P. O. Box 1000	Charlotte	NC	28201-1000	704-522-2000	$ 18,488	0.00%
15032	Guideone Mut Ins Co	1111 Ashworth Road	West Des Moines	IA	50265-3538	515-267-5000	$ 17,336	0.00%
36234	Preferred Professional Ins Co	10707 Pacific Street, Suite 205	Omaha	NE	68114-4735	402-392-1566-220	$ 16,797	0.00%
22195	Insurance Co Of Greater Ny	200 Madison Avenue	New York	NY	10016-3903	212-683-9700	$ 15,533	0.00%

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance
Line of Business:
Other Liability

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
38237	American Country Ins Co	500 West Madison Street Suite 600	Chicago	IL	60661	312-373-7100	$ 15,163	0.00%
26433	Harco Natl Ins Co	2850 West Golf Road	Rolling Meadows	IL	60008	847-321-4800	$ 14,452	0.00%
33618	Safety Ind Ins Co	20 Custom House Street	Boston	MA	02110	617-951-0600	$ 14,259	0.00%
19690	American Economy Ins Co	Safeco Plaza	Seattle	WA	98185	206-545-5000	$ 14,136	0.00%
23337	Merchants Ins Co Of Nh Inc	250 Main Street	Buffalo	NY	14240-0903	716-849-3333	$ 13,718	0.00%
11762	Vesta Fire Ins Corp	3760 River Run Drive	Birmingham	AL	35243	205-970-7000	$ 13,328	0.00%
30104	Hartford Underwriters Ins Co	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ 11,240	0.00%
32620	National Interstate Ins Co	3250 Interstate Drive	Richfield	OH	44286	800-929-1500-307	$ 10,397	0.00%
10677	Cincinnati Ins Co	6200 South Gilmore Road	Fairfield	OH	45014-5141	513-870-2000	$ 9,742	0.00%
43001	Narragansett Bay Ins Co	25 Maple Street	Pawtucket	RI	02860-2104	401-725-5600	$ 7,720	0.00%
20222	All Amer Ins Co	800 South Washington Street	Van Wert	OH	45891	419-238-5551-2437	$ 5,707	0.00%
31895	American Interstate Ins Co	2301 Highway 190 West	Deridder	LA	70634-6005	800-256-9052	$ 4,568	0.00%
31534	Citizens Ins Co Of Amer	645 W. Grand River Avenue	Howell	MI	48843	517-546-2160	$ 3,210	0.00%
35696	Harleysville Preferred Ins Co	355 Maple Avenue	Harleysville	PA	19438-2297	215-256-5000	$ 2,412	0.00%
34622	Glens Falls Ins Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 1,936	0.00%
19399	Aiu Ins Co	70 Pine Street	New York	NY	10270	212-770-7000	$ 1,588	0.00%
25496	Tig Ind Co	5205 N. O'Connor Blvd.	Irving	TX	75039	972-831-5000	$ 1,582	0.00%
23787	Nationwide Mut Ins Co	One Nationwide Plaza	Columbus	OH	43215-2220	614-249-7111	$ 1,094	0.00%
11126	Sompo Japan Ins Co Of Amer	Two World Financial Center, 43Rd Floor	New York	NY	10281-1058	212-416-1200	$ 1,035	0.00%
19305	Assurance Co Of Amer	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 1,000	0.00%
40134	Potomac Ins Co Of Il	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 824	0.00%
19224	St. Paul Protective Ins Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 747	0.00%
11045	Excelsior Ins Co	62 Maple Avenue	Keene	NH	03431	603-352-3221	$ 725	0.00%
24724	First Natl Ins Co Of Amer	Safeco Plaza	Seattle	WA	98185	206-545-5000	$ 676	0.00%
23450	American Family Home Ins Co	7000 Midland Blvd.	Amelia	OH	45102-2607	800-543-2644-5289	$ 576	0.00%
23434	Middlesex Ins Co	1800 North Point Drive	Stevens Point	WI	54481-8020	715-346-6000	$ 521	0.00%
24503	Blue Ridge Ins Co	One General Drive	Sun Prairie	WI	53596	608-837-4440	$ 517	0.00%
19062	Automobile Ins Co Of Hartford Ct	One Tower Square	Hartford	CT	06183	860-277-0111	$ 397	0.00%
20818	Commercial Ins Co Of Newark Nj	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 246	0.00%
24660	Cumberland Cas & Surety Co	4311 West Waters Avenue Suite 401	Tampa	FL	33614	813-885-2112	$ 245	0.00%
22683	Teachers Ins Co	#1 Horace Mann Plaza	Springfield	IL	62715	217-789-2500	$ 224	0.00%
14532	Middlesex Mut Assur Co	213 Court Street	Middletown	CT	06457-0891	860-347-4621	$ 200	0.00%
10022	Countryway Ins Co	5794 Widewaters Parkway	Dewitt	NY	13214-1884	(315)634-5200	$ 189	0.00%
34690	Property & Cas Ins Co Of Hartford	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ 188	0.00%

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance
Line of Business:
Other Liability

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
27073	Nipponkoa Ins Co Ltd U.S. Branch	U.S. Branch-14 Wall Street, 8Th Fl.	New York	NY	10005	212-405-1650	$ 126	0.00%
11185	Foremost Ins Co	5600 Beech Tree Lane	Caledonia	MI	49316-0050	616-942-3000	$ 103	0.00%
21652	Farmers Ins Exch	4680 Wilshire Boulevard	Los Angeles	CA	90010	323-932-3200	$ 28	0.00%
20885	Kansas City Fire & Marine Ins Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 27	0.00%
41955	Barnstable County Ins Co	108 Hallet Street	Yarmouth Port	MA	02675	508-362-4567	$ 20	0.00%
12777	Chubb Ind Ins Co	55 Water Street	New York	NY	10041	212-612-4000	$ 10	0.00%
24414	General Cas Co Of Wi	One General Drive	Sun Prairie	WI	53596-0001	608-837-4440	$ (1)	0.00%
21962	Pennsylvania General Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ (285)	0.00%
44784	Fairfield Ins Co	695 East Main Street	Stamford	CT	06901-2141	203-328-5000	$ (1,208)	0.00%
39659	Eastern Cas Ins Co	325 Donald J. Lynch Boulevard	Marlborough	MA	01752	508-303-1000	$ (1,235)	0.00%
12262	Penn Manufacturers Asn Ins Co	380 Sentry Parkway	Blue Bell	PA	19422-0754	610-397-5000	$ (2,032)	0.00%
24066	American Fire & Cas Co	9450 Seward Road	Fairfield	OH	45014	513-603-2400	$ (2,214)	0.00%
43575	Indemnity Ins Co Of North Amer	1601 Chestnut Street	Philadelphia	PA	19103	215-640-2324	$ (3,009)	0.00%
34266	Frontier Ins Co	195 Lake Louise Marie Road	Rock Hill	NY	12775-8000	845-796-2100-5069	$ (5,857)	0.00%
21130	Seaco Ins Co	One Speen Street	Framingham	MA	01701-9165	508-620-9575-4617	$ (7,313)	0.00%
10936	Seneca Ins Co Inc	160 Water Street	New York	NY	10038-4922	212-344-3000	$ (9,400)	0.00%
18023	Star Ins Co	26600 Telegraph Road	Southfield	MI	48034	248-358-1100	$ (12,008)	0.00%
22357	Hartford Accid & Ind Co	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ (15,386)	0.00%
10205	Mountain Valley Ind Co	95 Route 17 South	Paramus	NJ	07653-0931	201-291-2000	$ (305,982)	-0.04%
							$ 853,545,430	

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

MASSACHUSETTS DIRECT WRITTEN PREMIUM LINE OF BUSINESS: PRIVATE PASSENGER AUTO/NO-FAULT

Division Of Insurance
Line of Business:
Private Passenger Auto No-Fault

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
34754	Commerce Ins Co	211 Main Street	Webster	MA	01570-0758	508-943-9000	$ 69,738,733	25.82%
17000	Arbella Mut Ins Co	1100 Crown Colony Drive	Quincy	MA	02269-9103	617-328-2936	$ 29,531,586	10.93%
39454	Safety Ins Co	20 Custom House Street	Boston	MA	02110	617-951-0600	$ 28,358,310	10.50%
26298	Metropolitan Property & Cas Ins Co	700 Quaker Lane	Warwick	RI	02886-6669	401-827-2400	$ 20,715,624	7.67%
12850	Premier Ins Co Of Ma	Ten Chestnut Street, Suite 410	Worcester	MA	01608-2898	508-751-4201	$ 19,944,962	7.38%
23043	Liberty Mut Ins Co	175 Berkeley Street	Boston	MA	02117	617-357-9500	$ 19,605,310	7.26%
22292	Hanover Ins Co	440 Lincoln Street	Worcester	MA	01605	508-853-7200-4476	$ 17,675,808	6.54%
40320	Massachusetts Homeland Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 13,129,729	4.86%
19976	Amica Mut Ins Co	100 Amica Way	Lincoln	RI	02865-1156	800-652-6422	$ 9,651,582	3.57%
14737	Plymouth Rock Assur Corp	695 Atlantic Avenue	Boston	MA	02111	617-720-1620	$ 9,188,914	3.40%
20761	Boston Old Colony Ins Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 6,008,415	2.22%
14788	Natl Grange Mut Ins Co	55 West Street	Keene	NH	03431	603-352-4000	$ 3,701,954	1.37%
15067	Quincy Mut Fire Ins Co	57 Washington Street	Quincy	MA	02169	617-770-5100	$ 3,132,698	1.16%
23965	Norfolk & Dedham Mut Fire Ins Co	222 Ames Street	Dedham	MA	02026-1850	781-326-4010	$ 3,100,258	1.15%
14206	Holyoke Mut Ins Co In Salem	Holyoke Square	Salem	MA	01970-6506	978-744-6123	$ 2,513,174	0.93%
21849	American Automobile Ins Co	777 San Marin Drive	Novato	CA	94998	415-899-2000	$ 2,267,449	0.84%
21750	Pilgrim Ins Co	695 Atlantic Avenue	Boston	MA	02111-2217	617-956-6000	$ 2,210,909	0.82%
25968	Usaa Cas Ins Co	9800 Fredericksburg Road	San Antonio	TX	78288	210-498-2211	$ 2,022,748	0.75%
25941	United Services Auto Assoc	9800 Fredericksburg Road	San Antonio	TX	78288	210-498-2211	$ 1,974,447	0.73%
15625	Peoples Services Ins Co	4 Bouton Street	Concord	NH	03301	603-224-4086	$ 1,445,010	0.54%
23434	Middlesex Ins Co	1800 North Point Drive	Stevens Point	WI	54481-8020	715-346-6000	$ 1,167,653	0.43%
21261	Electric Ins Co	75 Sam Fonzo Drive	Beverly	MA	01915	978-921-0660	$ 981,488	0.36%
24988	Sentry Ins A Mut Co	1800 North Point Drive	Stevens Point	WI	54481-8020	715-346-6000	$ 882,028	0.33%
25178	State Farm Mut Auto Ins Co	One State Farm Plaza	Bloomington	IL	61710	309-766-2311	$ 865,930	0.32%
13803	Farm Family Cas Ins Co	344 Route 9W	Glenmont	NY	12077	518-431-5000	$ 219,768	0.08%
34100	Masswest Ins Co Inc	123 Interstate Drive	West Springfield	MA	01089	413-733-7391	$ 161,133	0.06%
25950	Casco Ind Co	42 Industrial Park Road	Saco	ME	04072	207-284-8538-103	$ 134,612	0.05%
19356	Maryland Cas Co	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 7,677	0.00%
23329	Merchants Mut Ins Co	250 Main Street	Buffalo	NY	14240-0903	716-849-3333	$ 5,576	0.00%
29424	Hartford Cas Ins Co	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ 720	0.00%
10111	American Bankers Ins Co Of Fl	11222 Quail Roost Drive	Miami	FL	33157	305-253-2244	$ 492	0.00%
20478	National Fire Ins Co Of Hartford	55 Capital Blvd	Rocky Hill	CT	06067	312-822-5000	$ 244	0.00%
19682	Hartford Fire In Co	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ 153	0.00%
20508	Valley Forge Ins Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ (34)	0.00%

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance
Line of Business:
Private Passenger Auto No-Fault

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
10231	Commonwealth Mut Ins Co	1100 Crown Colony Drive	Quincy	MA	02269-9103	617-328-2936	$ (382)	0.00%
22683	Teachers Ins Co	#1 Horace Mann Plaza	Springfield	IL	62715	217-789-2500	$ (16,526)	-0.01%
24198	Peerless Ins Co	62 Maple Avenue	Keene	NH	03431	603-352-3221	$ (32,856)	-0.01%
13943	Fitchburg Mut Ins Co	222 Ames Street	Dedham	MA	02026-1850	781-326-4010	$ (38,230)	-0.01%
13498	Berkshire Mut Ins Co	75 South Church Street	Pittsfield	MA	01201	413-443-4463	$ (88,296)	-0.03%
22578	Horace Mann Ins Co	#1 Horace Mann Plaza	Springfield	IL	62715	217-789-2500	$ (92,439)	-0.03%
							$ 270,076,331	

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

MASSACHUSETTS DIRECT WRITTEN PREMIUM LINE OF BUSINESS: PRIVATE PASSENGER AUTO/PHYSICAL DAMAGE

Division Of Insurance
Line of Business:
Private Passenger Auto Physical Damage

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
34754	Commerce Ins Co	211 Main Street	Webster	MA	01570-0758	508-943-9000	$ 378,969,767	25.52%
17000	Arbella Mut Ins Co	1100 Crown Colony Drive	Quincy	MA	02269-9103	617-328-2936	$ 156,327,991	10.53%
39454	Safety Ins Co	20 Custom House Street	Boston	MA	02110	617-951-0600	$ 155,392,827	10.46%
26298	Metropolitan Property & Cas Ins Co	700 Quaker Lane	Warwick	RI	02886-6669	401-827-2400	$ 117,878,119	7.94%
23043	Liberty Mut Ins Co	175 Berkeley Street	Boston	MA	02117	617-357-9500	$ 108,747,612	7.32%
12850	Premier Ins Co Of Ma	Ten Chestnut Street, Suite 410	Worcester	MA	01608-2898	508-751-4201	$ 108,033,637	7.28%
22292	Hanover Ins Co	440 Lincoln Street	Worcester	MA	01605	508-853-7200-4476	$ 95,591,844	6.44%
40320	Massachusetts Homeland Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 69,522,092	4.68%
14737	Plymouth Rock Assur Corp	695 Atlantic Avenue	Boston	MA	02111	617-720-1620	$ 53,000,531	3.57%
19976	Amica Mut Ins Co	100 Amica Way	Lincoln	RI	02865-1156	800-652-6422	$ 49,857,019	3.36%
20761	Boston Old Colony Ins Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 31,979,349	2.15%
14788	Natl Grange Mut Ins Co	55 West Street	Keene	NH	03431	603-352-4000	$ 18,799,746	1.27%
15067	Quincy Mut Fire Ins Co	57 Washington Street	Quincy	MA	02169	617-770-5100	$ 17,942,626	1.21%
23965	Norfolk & Dedham Mut Fire Ins Co	222 Ames Street	Dedham	MA	02026-1850	781-326-4010	$ 17,105,881	1.15%
25941	United Services Auto Assoc	9800 Fredericksburg Road	San Antonio	TX	78288	210-498-2211	$ 16,749,547	1.13%
25968	Usaa Cas Ins Co	9800 Fredericksburg Road	San Antonio	TX	78288	210-498-2211	$ 14,999,327	1.01%
21849	American Automobile Ins Co	777 San Marin Drive	Novato	CA	94998	415-899-2000	$ 14,162,074	0.95%
14206	Holyoke Mut Ins Co In Salem	Holyoke Square	Salem	MA	01970-6506	978-744-6123	$ 13,808,978	0.93%
21750	Pilgrim Ins Co	695 Atlantic Avenue	Boston	MA	02111-2217	617-956-6000	$ 9,346,536	0.63%
15625	Peoples Services Ins Co	4 Bouton Street	Concord	NH	03301	603-224-4086	$ 7,775,087	0.52%
25178	State Farm Mut Auto Ins Co	One State Farm Plaza	Bloomington	IL	61710	309-766-2311	$ 6,187,970	0.42%
21261	Electric Ins Co	75 Sam Fonzo Drive	Beverly	MA	01915	978-921-0660	$ 6,165,741	0.42%
24988	Sentry Ins A Mut Co	1800 North Point Drive	Stevens Point	WI	54481-8020	715-346-6000	$ 5,516,454	0.37%
23434	Middlesex Ins Co	1800 North Point Drive	Stevens Point	WI	54481-8020	715-346-6000	$ 4,781,539	0.32%
35424	Old Republic Security Assur Co	8282 South Memorial Drive, Suite 200	Tulsa	OK	74133-4352	918-307-1000	$ 1,342,077	0.09%
13803	Farm Family Cas Ins Co	344 Route 9W	Glenmont	NY	12077	518-431-5000	$ 1,276,317	0.09%
26522	Mount Vernon Fire Ins Co	190 South Warner Road, P.O. Box 6700	Wayne	PA	19087-2191	610-688-2535	$ 1,195,252	0.08%
25950	Casco Ind Co	42 Industrial Park Road	Saco	ME	04072	207-284-8538-103	$ 831,549	0.06%
34100	Masswest Ins Co Inc	123 Interstate Drive	West Springfield	MA	01089	413-733-7391	$ 792,810	0.05%
11185	Foremost Ins Co	5600 Beech Tree Lane	Caledonia	MI	49316-0050	616-942-3000	$ 630,578	0.04%
11150	Arch Ins Co	One Liberty Plaza, 53Rd Floor	New York	NY	10006	212-651-6500	$ 418,213	0.03%
19356	Maryland Cas Co	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 231,322	0.02%
10111	American Bankers Ins Co Of Fl	11222 Quail Roost Drive	Miami	FL	33157	305-253-2244	$ 86,446	0.01%
34622	Glens Falls Ins Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 55,660	0.00%

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance
Line of Business:
Private Passenger Auto Physical Damage

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
40827	Virginia Surety Co Inc	1000 Milwaukee Avenue	Glenview	IL	60025	847-953-1000	$ 42,380	0.00%
23329	Merchants Mut Ins Co	250 Main Street	Buffalo	NY	14240-0903	716-849-3333	$ 36,711	0.00%
42978	American Security Ins Co	260 Interstate North Circle, Nw	Atlanta	GA	30339	770-763-1000	$ 5,140	0.00%
19682	Hartford Fire In Co	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ 3,896	0.00%
29424	Hartford Cas Ins Co	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ 2,949	0.00%
24031	Northland Cas Co	1295 Northland Drive	Mendota Heights	MN	55120-1146	651-688-4100	$ 260	0.00%
20648	Employers Fire Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 100	0.00%
20621	Onebeacon America Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 10	0.00%
34690	Property & Cas Ins Co Of Hartford	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ (33)	0.00%
20494	Transportation Ins Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ (150)	0.00%
20508	Valley Forge Ins Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ (491)	0.00%
10231	Commonwealth Mut Ins Co	1100 Crown Colony Drive	Quincy	MA	02269-9103	617-328-2936	$ (1,988)	0.00%
13943	Fitchburg Mut Ins Co	222 Ames Street	Dedham	MA	02026-1850	781-326-4010	$ (18,150)	0.00%
22683	Teachers Ins Co	#1 Horace Mann Plaza	Springfield	IL	62715	217-789-2500	$ (62,904)	0.00%
41181	Universal Underwriters Ins Co	7045 College Boulevard	Overland Park	KS	66211	913-339-1000	$ (96,690)	-0.01%
13498	Berkshire Mut Ins Co	75 South Church Street	Pittsfield	MA	01201	413-443-4463	$ (181,721)	-0.01%
22578	Horace Mann Ins Co	#1 Horace Mann Plaza	Springfield	IL	62715	217-789-2500	$ (278,692)	-0.02%
							$1,484,953,145	

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

MASSACHUSETTS DIRECT WRITTEN PREMIUM LINE OF BUSINESS: PRIVATE PASSENGER AUTO/LIABILITY

Division Of Insurance
Line of Business:
Other Private Passenger Auto Liability

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
34754	Commerce Ins Co	211 Main Street	Webster	MA	01570-0758	508-943-9000	$ 583,733,325	25.88%
17000	Arbella Mut Ins Co	1100 Crown Colony Drive	Quincy	MA	02269-9103	617-328-2936	$ 238,419,154	10.57%
39454	Safety Ins Co	20 Custom House Street	Boston	MA	02110	617-951-0600	$ 237,364,639	10.52%
26298	Metropolitan Property & Cas Ins Co	700 Quaker Lane	Warwick	RI	02886-6669	401-827-2400	$ 167,645,673	7.43%
12850	Premier Ins Co Of Ma	Ten Chestnut Street, Suite 410	Worcester	MA	01608-2898	508-751-4201	$ 167,264,588	7.42%
23043	Liberty Mut Ins Co	175 Berkeley Street	Boston	MA	02117	617-357-9500	$ 157,483,777	6.98%
22292	Hanover Ins Co	440 Lincoln Street	Worcester	MA	01605	508-853-7200-4476	$ 145,485,677	6.45%
40320	Massachusetts Homeland Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 108,680,779	4.82%
19976	Amica Mut Ins Co	100 Amica Way	Lincoln	RI	02865-1156	800-652-6422	$ 86,877,613	3.85%
14737	Plymouth Rock Assur Corp	695 Atlantic Avenue	Boston	MA	02111	617-720-1620	$ 80,525,206	3.57%
20761	Boston Old Colony Ins Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 49,541,065	2.20%
14788	Natl Grange Mut Ins Co	55 West Street	Keene	NH	03431	603-352-4000	$ 30,238,757	1.34%
15067	Quincy Mut Fire Ins Co	57 Washington Street	Quincy	MA	02169	617-770-5100	$ 27,775,405	1.23%
23965	Norfolk & Dedham Mut Fire Ins Co	222 Ames Street	Dedham	MA	02026-1850	781-326-4010	$ 26,451,094	1.17%
25941	United Services Auto Assoc	9800 Fredericksburg Road	San Antonio	TX	78288	210-498-2211	$ 24,438,045	1.08%
14206	Holyoke Mut Ins Co In Salem	Holyoke Square	Salem	MA	01970-6506	978-744-6123	$ 21,304,386	0.94%
25968	Usaa Cas Ins Co	9800 Fredericksburg Road	San Antonio	TX	78288	210-498-2211	$ 20,386,804	0.90%
21849	American Automobile Ins Co	777 San Marin Drive	Novato	CA	94998	415-899-2000	$ 19,281,995	0.85%
21750	Pilgrim Ins Co	695 Atlantic Avenue	Boston	MA	02111-2217	617-956-6000	$ 15,038,707	0.67%
15625	Peoples Services Ins Co	4 Bouton Street	Concord	NH	03301	603-224-4086	$ 11,621,864	0.52%
21261	Electric Ins Co	75 Sam Fonzo Drive	Beverly	MA	01915	978-921-0660	$ 9,029,413	0.40%
25178	State Farm Mut Auto Ins Co	One State Farm Plaza	Bloomington	IL	61710	309-766-2311	$ 8,717,571	0.39%
24988	Sentry Ins A Mut Co	1800 North Point Drive	Stevens Point	WI	54481-8020	715-346-6000	$ 7,913,688	0.35%
23434	Middlesex Ins Co	1800 North Point Drive	Stevens Point	WI	54481-8020	715-346-6000	$ 7,660,257	0.34%
13803	Farm Family Cas Ins Co	344 Route 9W	Glenmont	NY	12077	518-431-5000	$ 2,346,595	0.10%
25950	Casco Ind Co	42 Industrial Park Road	Saco	ME	04072	207-284-8538-103	$ 1,201,251	0.05%
34100	Masswest Ins Co Inc	123 Interstate Drive	West Springfield	MA	01089	413-733-7391	$ 1,194,789	0.05%
26522	Mount Vernon Fire Ins Co	190 South Warner Road, P.O. Box 6700	Wayne	PA	19087-2191	610-688-2535	$ 288,022	0.01%
19356	Maryland Cas Co	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 82,001	0.00%
23329	Merchants Mut Ins Co	250 Main Street	Buffalo	NY	14240-0903	716-849-3333	$ 56,217	0.00%
29424	Hartford Cas Ins Co	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ 26,257	0.00%
34622	Glens Falls Ins Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 10,324	0.00%
19682	Hartford Fire In Co	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ 6,323	0.00%
10111	American Bankers Ins Co Of Fl	11222 Quail Roost Drive	Miami	FL	33157	305-253-2244	$ 5,544	0.00%

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance
Line of Business:
Other Private Passenger Auto Liability

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
20281	Federal Ins Co	15 Mountain View Road, P. O. Box 1615	Warren	NJ	07061-1615	908-903-2000	$ 3,712	0.00%
20346	Pacific Ind Co	15 Mountain View Road, P.O. Box 1615	Warren	NJ	07061-1615	908-903-2000	$ 2,132	0.00%
20303	Great Northern Ins Co	15 Mountain View Road, P.O. Box 1615	Warren	NJ	07061-1615	908-903-2000	$ 1,088	0.00%
20397	Vigilant Ins Co	55 Water Street	New York	NY	10041	212-612-4000	$ 687	0.00%
35289	Continental Ins Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 265	0.00%
24031	Northland Cas Co	1295 Northland Drive	Mendota Heights	MN	55120-1146	651-688-4100	$ 6	0.00%
22489	Highlands Ins Co	275 Phillips Boulevard	Trenton	NJ	08618-1426	609-896-1921	$ (4)	0.00%
23787	Nationwide Mut Ins Co	One Nationwide Plaza	Columbus	OH	43215-2220	614-249-7111	$ (7)	0.00%
34690	Property & Cas Ins Co Of Hartford	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ (23)	0.00%
20508	Valley Forge Ins Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ (127)	0.00%
32352	Prudential Prop & Cas Ins Co	23 Main Street	Holmdel	NJ	07733	732-946-5000	$ (411)	0.00%
38369	Northern Assur Co Of Amer	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ (916)	0.00%
20613	American Employers Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ (1,735)	0.00%
10231	Commonwealth Mut Ins Co	1100 Crown Colony Drive	Quincy	MA	02269-9103	617-328-2936	$ (3,175)	0.00%
20648	Employers Fire Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ (8,227)	0.00%
21970	Onebeacon Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ (51,605)	0.00%
41181	Universal Underwriters Ins Co	7045 College Boulevard	Overland Park	KS	66211	913-339-1000	$ (62,956)	0.00%
22683	Teachers Ins Co	#1 Horace Mann Plaza	Springfield	IL	62715	217-789-2500	$ (205,610)	-0.01%
13943	Fitchburg Mut Ins Co	222 Ames Street	Dedham	MA	02026-1850	781-326-4010	$ (265,254)	-0.01%
20621	Onebeacon America Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ (557,074)	-0.02%
13498	Berkshire Mut Ins Co	75 South Church Street	Pittsfield	MA	01201	413-443-4463	$ (691,310)	-0.03%
22578	Horace Mann Ins Co	#1 Horace Mann Plaza	Springfield	IL	62715	217-789-2500	$ (709,665)	-0.03%
							$ 2,255,546,596	

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

MASSACHUSETTS DIRECT WRITTEN PREMIUM LINE OF BUSINESS: PRODUCT LIABILITY

Division Of Insurance
Line of Business:
Products Liability

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
24767	St Paul Fire & Marine Ins Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 7,518,016	13.68%
20281	Federal Ins Co	15 Mountain View Road, P. O. Box 1615	Warren	NJ	07061-1615	908-903-2000	$ 5,753,149	10.47%
19445	National Union Fire Ins Co Of Pitts	70 Pine Street	New York	NY	10270	212-770-7000	$ 5,695,336	10.36%
16535	Zurich American Ins Co	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 4,001,027	7.28%
22241	Medmarc Cas Ins Co	14280 Park Meadow Drive Suite 300	Chantilly	VA	20151-2219	703-652-1300	$ 3,516,796	6.40%
21113	United States Fire Ins Co	305 Madison Avenue	Morristown	NJ	07960	973-490-6600	$ 3,115,018	5.67%
26247	American Guarantee & Liability Ins	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 3,105,909	5.65%
21261	Electric Ins Co	75 Sam Fonzo Drive	Beverly	MA	01915	978-921-0660	$ 3,059,515	5.57%
23035	Liberty Mut Fire Ins Co	175 Berkeley Street	Boston	MA	02117	617-357-9500	$ 1,605,659	2.92%
22977	Lumbermens Mut Cas Co	1 Kemper Drive	Long Grove	IL	60049-0001	847-320-2000	$ 1,322,850	2.41%
23043	Liberty Mut Ins Co	175 Berkeley Street	Boston	MA	02117	617-357-9500	$ 1,288,413	2.34%
35300	Allianz Global Risks Us Ins Co	2350 Empire Avenue	Burbank	CA	91504-3350	818-260-7500	$ 1,094,331	1.99%
26980	Royal Ins Co Of Amer	1240 E. Diehl Rd., Ste 500, P. O. Box 3144	Naperville	IL	60566	630-577-9200	$ 972,198	1.77%
20397	Vigilant Ins Co	55 Water Street	New York	NY	10041	212-612-4000	$ 961,304	1.75%
24554	Xl Ins Amer Inc	Seaview House, 70 Seaview Avenue	Stamford	CT	06902-6040	203-964-5200	$ 900,859	1.64%
24791	St Paul Mercury Ins Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 898,898	1.64%
21857	American Ins Co	777 San Marin Drive	Novato	CA	94998	415-899-2000	$ 800,405	1.46%
29459	Twin City Fire Ins Co Co	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ 696,836	1.27%
25674	Travelers Ind Co Of Il	One Tower Square	Hartford	CT	06183-1190	860-277-0111	$ 597,572	1.09%
20230	Central Mut Ins Co	800 South Washington Street	Van Wert	OH	45891	419-238-5551-2437	$ 552,543	1.01%
20346	Pacific Ind Co	15 Mountain View Road, P.O. Box 1615	Warren	NJ	07061-1615	908-903-2000	$ 544,707	0.99%
19682	Hartford Fire In Co	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ 520,659	0.95%
20222	All Amer Ins Co	800 South Washington Street	Van Wert	OH	45891	419-238-5551-2437	$ 435,345	0.79%
24678	Royal Ind Co	9300 Arrowpoint Blvd., P. O. Box 1000	Charlotte	NC	28201-1000	704-522-2000	$ 376,190	0.68%
22322	Greenwich Ins Co	Seaview House, 70 Seaview Avenue	Stamford	CT	06902-6040	203-964-5200	$ 311,725	0.57%
21970	Onebeacon Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 292,200	0.53%
20303	Great Northern Ins Co	15 Mountain View Road, P.O. Box 1615	Warren	NJ	07061-1615	908-903-2000	$ 279,651	0.51%
21121	Westchester Fire Ins Co	1601 Chestnut Street	Philadelphia	PA	19103	215-640-2324	$ 251,788	0.46%
41343	Gerling Amer Ins Co	717 Fifth Avenue	New York	NY	10022	212-756-2600	$ 249,651	0.45%
22748	Pacific Employers Ins Co	1601 Chestnut Street	Philadelphia	PA	19103	215-640-2324	$ 235,240	0.43%
20443	Continental Cas Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 232,885	0.42%
19410	Commerce & Industry Ins Co	70 Pine Street	New York	NY	10270	212-770-7000	$ 228,887	0.42%
25887	Us Fidelity & Guaranty Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 220,086	0.40%
22918	American Motorists Ins Co	1 Kemper Drive	Long Grove	IL	60049-0001	847-320-2000	$ 219,047	0.40%

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance
Line of Business:
Products Liability

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
41181	Universal Underwriters Ins Co	7045 College Boulevard	Overland Park	KS	66211	913-339-1000	$ 189,070	0.34%
25682	Travelers Ind Co Of Ct	One Tower Square	Hartford	CT	06183	860-277-0111	$ 183,827	0.33%
18910	American Protection Ins Co	1 Kemper Drive	Long Grove	IL	60049-0001	847-320-2000	$ 173,350	0.32%
22667	Ace American Ins Co	1601 Chestnut Street	Philadelphia	PA	19101-1484	215-640-1000-2324	$ 169,619	0.31%
35386	Fidelity & Guaranty Ins Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 165,888	0.30%
21180	Sentry Select Ins Co	1800 North Point Drive	Stevens Point	WI	54481-8020	715-346-6000	$ 159,990	0.29%
14974	Pennsylvania Lumbermens Mut Ins	170 S. Independence Mall West Ste 200E	Philadelphia	PA	19106-3388	215-625-9233-310	$ 154,129	0.28%
24988	Sentry Ins A Mut Co	1800 North Point Drive	Stevens Point	WI	54481-8020	715-346-6000	$ 152,769	0.28%
12904	Tokio Marine & Fire Ins Co Ltd Us Br	230 Park Avenue	New York	NY	10169-0005	212-297-6600	$ 144,332	0.26%
33022	Axa Corp Solutions Ins Co	17 State Street	New York	NY	10004-1501	212-493-9300	$ 128,607	0.23%
20702	Ace Fire Underwriters Ins Co	1601 Chestnut Street	Philadelphia	PA	19103	215-640-1000-2324	$ 125,899	0.23%
24147	Old Republic Ins Co	414 West Pittsburgh Street	Greensburg	PA	15601-0789	724-834-5000	$ 123,802	0.23%
23841	New Hampshire Ins Co	70 Pine Street	New York	NY	10270	212-770-7000	$ 119,780	0.22%
20478	National Fire Ins Co Of Hartford	55 Capital Blvd	Rocky Hill	CT	06067	312-822-5000	$ 117,756	0.21%
20494	Transportation Ins Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 113,786	0.21%
24775	St Paul Guardian Ins Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 113,534	0.21%
30562	American Manufacturers Mut Ins Co	1 Kemper Drive	Long Grove	IL	60049-0001	847-320-2000	$ 97,742	0.18%
41769	Athena Assur Co	385 Washington Street	St. Paul	MN	55102	651-310-7066	$ 95,832	0.17%
29874	North American Specialty Ins Co	650 Elm Street	Manchester	NH	03101	603-644-6600	$ 94,025	0.17%
20621	Onebeacon America Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 92,514	0.17%
24295	Providence Washington Ins Co	One Providence Washington	Providence	RI	02903	401-453-7000	$ 90,976	0.17%
21881	National Surety Corp	33 West Monroe	Chicago	IL	60603	312-346-6400	$ 90,609	0.16%
19895	Atlantic Mut Ins Co	140 Broadway	New York	NY	10005-1101	212-943-1800	$ 81,788	0.15%
26832	Great American Alliance Ins Co	580 Walnut Street	Cincinnati	OH	45202	513-369-5000	$ 80,610	0.15%
10677	Cincinnati Ins Co	6200 South Gilmore Road	Fairfield	OH	45014-5141	513-870-2000	$ 80,196	0.15%
21458	Employers Ins Of Wausau	2000 Westwood Drive	Wausau	WI	54401	715-845-5211	$ 79,392	0.14%
21415	Employers Mut Cas Co	717 Mulberry Street	Des Moines	IA	50309-3872	515-280-2511	$ 74,949	0.14%
24600	Globe Ind Co	9300 Arrowpoint Blvd., P. O. Box 1000	Charlotte	NC	28201-1000	704-522-2000	$ 64,238	0.12%
26182	Harleysville Worcester Ins Co	120 Front Street, Suite 400	Worcester	MA	01608-1408	508-751-8100	$ 62,161	0.11%
20427	American Cas Co Of Reading Pa	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 60,783	0.11%
13935	Federated Mut Ins Co	121 East Park Square	Owatonna	MN	55060	507-455-5200	$ 55,997	0.10%
22292	Hanover Ins Co	440 Lincoln Street	Worcester	MA	01605	508-853-7200-4476	$ 54,269	0.10%
19429	Insurance Co Of The State Of Pa	70 Pine Street	New York	NY	10270	212-770-7000	$ 53,131	0.10%
24694	Safeguard Ins Co	9300 Arrowpoint Blvd., P. O. Box 1000	Charlotte	NC	28201-1000	704-522-2000	$ 51,802	0.09%

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance
Line of Business:
Products Liability

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
42404	Liberty Ins Corp	175 Berkeley Street	Boston	MA	02117	617-357-9500	$ 51,446	0.09%
19380	American Home Assur Co	70 Pine Street	New York	NY	10270	212-770-7000	$ 50,673	0.09%
25976	Utica Mut Ins Co	180 Genesee Street	New Hartford	NY	13413	315-734-2000	$ 47,098	0.09%
36463	Discover Prop & Cas Ins Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 46,831	0.09%
25658	Travelers Ind Co	One Tower Square	Hartford	CT	06183	860-277-0111	$ 45,779	0.08%
24589	American & Foreign Ins Co	9300 Arrowpoint Blvd., P. O. Box 1000	Charlotte	NC	28201-1000	704-522-2000	$ 44,744	0.08%
15024	Preferred Mut Ins Co	One Preferred Way	New Berlin	NY	13411-1896	607-847-6161	$ 43,741	0.08%
25879	Fidelity & Guaranty Ins Underwriters	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 41,723	0.08%
24074	Ohio Cas Ins Co	9450 Seward Road	Fairfield	OH	45014	513-603-2400	$ 39,219	0.07%
13803	Farm Family Cas Ins Co	344 Route 9W	Glenmont	NY	12077	518-431-5000	$ 38,768	0.07%
27138	Kemper Cas Ins Co	1 Kemper Drive	Long Grove	IL	60049-0001	847-320-2000	$ 38,430	0.07%
29424	Hartford Cas Ins Co	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ 37,249	0.07%
34754	Commerce Ins Co	211 Main Street	Webster	MA	01570-0758	508-943-9000	$ 29,533	0.05%
13331	American Hardware Mut Ins Co	471 East Broad Street	Columbus	OH	43215	614-225-8211	$ 26,778	0.05%
22713	Insurance Co Of North Amer	1601 Chestnut Street	Philadelphia	PA	19103	215-640-2324	$ 22,934	0.04%
24325	York Ins Co	One Providence Washington Plz	Providence	RI	02903	401-453-7000	$ 20,977	0.04%
25666	Travelers Ind Co Of Amer	One Tower Square	Hartford	CT	06183	860-277-0111	$ 19,993	0.04%
20508	Valley Forge Ins Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 15,761	0.03%
44393	West American Ins Co	9450 Seward Road	Fairfield	OH	45014	513-603-2400	$ 15,373	0.03%
14206	Holyoke Mut Ins Co In Salem	Holyoke Square	Salem	MA	01970-6506	978-744-6123	$ 14,871	0.03%
14788	Natl Grange Mut Ins Co	55 West Street	Keene	NH	03431	603-352-4000	$ 14,518	0.03%
24066	American Fire & Cas Co	9450 Seward Road	Fairfield	OH	45014	513-603-2400	$ 12,296	0.02%
14982	Penn Millers Ins Co	72 North Franklin Street	Wilkes-Barre	PA	18701-1301	570-822-8111	$ 12,128	0.02%
21873	Firemans Fund Ins Co	777 San Marin Drive	Novato	CA	94998	415-899-2000	$ 11,896	0.02%
20648	Employers Fire Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 11,836	0.02%
23329	Merchants Mut Ins Co	250 Main Street	Buffalo	NY	14240-0903	716-849-3333	$ 9,731	0.02%
40827	Virginia Surety Co Inc	1000 Milwaukee Avenue	Glenview	IL	60025	847-953-1000	$ 9,721	0.02%
19704	American States Ins Co	Safeco Plaza	Seattle	WA	98185	206-545-5000	$ 9,653	0.02%
37257	Insurance Corp Of Hannover	1177 Avenue Of The Americas	New York	NY	10036	212-805-9700	$ 8,319	0.02%
24872	Connecticut Ind Co	9300 Arrowpoint Blvd. Po Box 1000	Charlotte	NC	28201-1000	704-522-2000	$ 7,565	0.01%
13056	Rli Ins Co	9025 N. Lindbergh Drive	Peoria	IL	61615	309-692-1000	$ 6,816	0.01%
22136	Great American Ins Co Of Ny	580 Walnut Street	Cincinnati	OH	45202	513-369-5000	$ 6,418	0.01%
20613	American Employers Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 5,525	0.01%
24732	General Ins Co Of Amer	Safeco Plaza	Seattle	WA	98185	206-545-5000	$ 4,375	0.01%

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance
Line of Business:
Products Liability

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
26069	Wausau Business Ins Co	2000 Westwood Drive	Wausau	WI	54401	715-845-5211	$ 3,688	0.01%
14486	Co	62 Maple Avenue	Keene	NH	03431	603-352-3221	$ 3,000	0.01%
20532	Clarendon Natl Ins Co	1177 Avenue Of The Americas	New York	NY	10036	212-805-9700	$ 3,000	0.01%
24880	Fire & Cas Ins Co Of Ct	9300 Arrowpoint Blvd., Po Box 1000	Charlotte	NC	28201-1000	704-522-2000	$ 1,821	0.00%
24384	Ranger Ins Co	10777 Westheimer Road	Houston	TX	77042	713-954-8100	$ 1,818	0.00%
16691	Great American Ins Co	580 Walnut Street	Cincinnati	OH	45202	513-369-5000	$ 1,432	0.00%
21849	American Automobile Ins Co	777 San Marin Drive	Novato	CA	94998	415-899-2000	$ 1,385	0.00%
25534	Tig Ins Co	5205 N. O'Connor Blvd.	Irving	TX	75039	972-831-5000	$ 1,281	0.00%
19690	American Economy Ins Co	Safeco Plaza	Seattle	WA	98185	206-545-5000	$ 1,250	0.00%
35289	Continental Ins Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 1,182	0.00%
24198	Peerless Ins Co	62 Maple Avenue	Keene	NH	03431	603-352-3221	$ 1,101	0.00%
11126	Sompo Japan Ins Co Of Amer	Two World Financial Center, 43Rd Floor	New York	NY	10281-1058	212-416-1200	$ 941	0.00%
25623	Phoenix Ins Co	One Tower Square	Hartford	CT	06183	860-277-0111	$ 909	0.00%
21865	Associated Ind Corp	777 San Marin Drive	Novato	CA	94998	415-899-2000	$ 902	0.00%
22357	Hartford Accid & Ind Co	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ 846	0.00%
20486	Transcontinental Ins Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 800	0.00%
42048	Diamond State Ins Co	Three Bala Plaza E Ste 300	Bala Cynwyd	PA	19004	610-664-1500	$ 797	0.00%
25615	Charter Oak Fire Ins Co	One Tower Square	Hartford	CT	06183	860-277-0111	$ 565	0.00%
21326	Empire Fire & Marine Ins Co	13810 Fnb Parkway	Omaha	NE	68154-5202	402-963-5000	$ 480	0.00%
25992	Northern Security Ins Co Inc	89 State Street	Montpelier	VT	05602	802-223-2341	$ 377	0.00%
24031	Northland Cas Co	1295 Northland Drive	Mendota Heights	MN	55120-1146	651-688-4100	$ 279	0.00%
19224	St. Paul Protective Ins Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 260	0.00%
34100	Masswest Ins Co Inc	123 Interstate Drive	West Springfield	MA	1089	413-733-7391	$ 254	0.00%
22489	Highlands Ins Co	275 Phillips Boulevard	Trenton	NJ	08618-1426	609-896-1921	$ 60	0.00%
18279	Bankers Standard Ins Co	1601 Chestnut Street	Philadelphia	PA	19103	215-640-1000-2324	$ 2	0.00%
44784	Fairfield Ins Co	695 East Main Street	Stamford	CT	06901-2141	203-328-5000	$ (251)	0.00%
10205	Mountain Valley Ind Co	95 Route 17 South	Paramus	NJ	07653-0931	201-291-2000	$ (325)	0.00%
23337	Merchants Ins Co Of Nh Inc	250 Main Street	Buffalo	NY	14240-0903	716-849-3333	$ (560)	0.00%
21105	North River Ins Co	305 Madison Avenue	Morristown	NJ	07960	973-490-6600	$ (592)	0.00%
22217	Gulf Ins Co	4600 Fuller Drive	Irving	TX	75038-6506	972-650-2800	$ (2,839)	-0.01%
26018	Vermont Mut Ins Co	89 State Street	Montpelier	VT	05601	802-223-2341	$ (3,341)	-0.01%
26042	Wausau Underwriters Ins Co	2000 Westwood Drive	Wausau	WI	54401	715-845-5211	$ (82,718)	-0.15%
23809	Granite State Ins Co	70 Pine Street	New York	NY	10270	212-770-7000	$ (285,302)	-0.52%
19038	Travelers Cas & Surety Co	One Tower Square	Hartford	CT	06183	860-277-0111	$ (420,155)	-0.76%

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance
Line of Business:
Products Liability

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
22306	Massachusetts Bay Ins Co	440 Lincoln Street	Worcester	MA	01605	508-853-7200-4476	$ (636,011)	-1.16%
							$ 54,970,901	

MASSACHUSETTS DIRECT WRITTEN PREMIUM LINE OF BUSINESS: SURETY

Division Of Insurance
Line of Business:
Surety

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
31194	Travelers Cas & Surety Co Of Amer	One Tower Square	Hartford	CT	06183	860-277-0111	$ 11,401,177	12.49%
25887	Us Fidelity & Guaranty Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 10,763,858	11.79%
39306	Fidelity & Deposit Co Of Md	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 4,670,374	5.11%
20281	Federal Ins Co	15 Mountain View Road, P. O. Box 1615	Warren	NJ	07061-1615	908-903-2000	$ 4,607,282	5.05%
29424	Hartford Cas Ins Co	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ 4,571,104	5.01%
22535	Seaboard Surety Co	5801 Smith Avenue	Baltimore	MD	21209-3653	410-205-3000	$ 3,940,060	4.31%
14788	Natl Grange Mut Ins Co	55 West Street	Keene	NH	03431	603-352-4000	$ 3,553,529	3.89%
13188	Western Surety Co	101 South Phillips Avenue	Sioux Falls	SD	57104-6703	605-336-0850	$ 3,473,077	3.80%
23043	Liberty Mut Ins Co	175 Berkeley Street	Boston	MA	02117	617-357-9500	$ 2,986,058	3.27%
24740	Safeco Ins Co Of Amer	Safeco Plaza	Seattle	WA	98185	206-545-5000	$ 2,477,053	2.71%
20427	American Cas Co Of Reading Pa	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 2,439,603	2.67%
19682	Hartford Fire In Co	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ 2,093,553	2.29%
24767	St Paul Fire & Marine Ins Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 2,091,726	2.29%
29874	North American Specialty Ins Co	650 Elm Street	Manchester	NH	03101	603-644-6600	$ 2,019,360	2.21%
20478	National Fire Ins Co Of Hartford	55 Capital Blvd	Rocky Hill	CT	06067	312-822-5000	$ 2,005,250	2.20%
18708	Ambac Assur Corp	One State Street Plaza	New York	NY	10004	212-668-0340	$ 2,000,000	2.19%
22977	Lumbermens Mut Cas Co	1 Kemper Drive	Long Grove	IL	60049-0001	847-320-2000	$ 1,987,348	2.18%
36226	United Cas & Surety Ins Co	170 Milk Street	Boston	MA	02109	617-542-3232	$ 1,775,130	1.94%
22292	Hanover Ins Co	440 Lincoln Street	Worcester	MA	01605	508-853-7200-4476	$ 1,674,817	1.83%
37885	Xl Specialty Ins Co	Seaview House, 70 Seaview Avenue	Stamford	CT	06902-6040	203-964-5200	$ 1,643,876	1.80%
11592	International Fidelity Ins Co	One Newark Center	Newark	NJ	07102-5207	973-624-7200-205	$ 1,546,741	1.69%
30562	American Manufacturers Mut Ins Co	1 Kemper Drive	Long Grove	IL	60049-0001	847-320-2000	$ 1,470,605	1.61%
21113	United States Fire Ins Co	305 Madison Avenue	Morristown	NJ	07960	973-490-6600	$ 1,453,823	1.59%
32778	Washington Intl Ins Co	1200 Arlington Heights Road, Suite 400	Itasca	IL	60143	630-227-4700	$ 1,452,676	1.59%
22217	Gulf Ins Co	4600 Fuller Drive	Irving	TX	75038-6506	972-650-2800	$ 1,234,829	1.35%
35386	Fidelity & Guaranty Ins Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 1,166,699	1.28%
22306	Massachusetts Bay Ins Co	440 Lincoln Street	Worcester	MA	01605	508-853-7200-4476	$ 1,040,480	1.14%
26182	Harleysville Worcester Ins Co	120 Front Street, Suite 400	Worcester	MA	01608-1408	508-751-8100	$ 893,871	0.98%
16691	Great American Ins Co	580 Walnut Street	Cincinnati	OH	45202	513-369-5000	$ 759,956	0.83%
13056	Rli Ins Co	9025 N. Lindbergh Drive	Peoria	IL	61615	309-692-1000	$ 736,093	0.81%
19909	Centennial Ins Co	140 Broadway	New York	NY	10005-1101	212-943-1800	$ 714,720	0.78%
24724	First Natl Ins Co Of Amer	Safeco Plaza	Seattle	WA	98185	206-545-5000	$ 609,803	0.67%
24791	St Paul Mercury Ins Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 592,958	0.65%
19380	American Home Assur Co	70 Pine Street	New York	NY	10270	212-770-7000	$ 545,424	0.60%

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance
Line of Business:
Surety

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
19895	Atlantic Mut Ins Co	140 Broadway	New York	NY	10005-1101	212-943-1800	$ 503,936	0.55%
35289	Continental Ins Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 471,162	0.52%
20443	Continental Cas Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 449,221	0.49%
22322	Greenwich Ins Co	Seaview House, 70 Seaview Avenue	Stamford	CT	06902-6040	203-964-5200	$ 442,124	0.48%
21121	Westchester Fire Ins Co	1601 Chestnut Street	Philadelphia	PA	19103	215-640-2324	$ 439,185	0.48%
34266	Frontier Ins Co	195 Lake Louise Marie Road	Rock Hill	NY	12775-8000	845-796-2100-5069	$ 363,352	0.40%
37206	Contractors Bonding & Ins Co	1213 Valley Street	Seattle	WA	98109	206-628-7200	$ 331,142	0.36%
15105	Safety Natl Cas Corp	2043 Woodland Parkway, Suite 200	St. Louis	MO	63146	314-995-5300	$ 310,768	0.34%
22950	Acstar Ins Co	233 Main Street	New Britain	CT	06050-2350	860-224-2000	$ 288,848	0.32%
21873	Firemans Fund Ins Co	777 San Marin Drive	Novato	CA	94998	415-899-2000	$ 286,692	0.31%
19429	Insurance Co Of The State Of Pa	70 Pine Street	New York	NY	10270	212-770-7000	$ 261,374	0.29%
25976	Utica Mut Ins Co	180 Genesee Street	New Hartford	NY	13413	315-734-2000	$ 221,004	0.24%
24732	General Ins Co Of Amer	Safeco Plaza	Seattle	WA	98185	206-545-5000	$ 217,981	0.24%
26247	American Guarantee & Liability Ins	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 216,043	0.24%
33898	Aegis Security Ins Co	2407 Park Drive Suite 200	Harrisburg	PA	17110	717-657-9671	$ 203,954	0.22%
31325	Acadia Ins Co	One Acadia Commons	Westbrook	ME	04092	207-772-4300-1604	$ 191,501	0.21%
19038	Travelers Cas & Surety Co	One Tower Square	Hartford	CT	06183	860-277-0111	$ 182,319	0.20%
22918	American Motorists Ins Co	1 Kemper Drive	Long Grove	IL	60049-0001	847-320-2000	$ 173,317	0.19%
21105	North River Ins Co	305 Madison Avenue	Morristown	NJ	07960	973-490-6600	$ 166,516	0.18%
16578	Fidelity National Prop And Cas Ins	4050 Calle Real Suite 290	Santa Barbara	CA	93110	805-696-7000	$ 145,096	0.16%
10758	Colonial Surety Co	50 Chestnut Ridge Rd	Montvale	NJ	07645	201-573-8788	$ 144,602	0.16%
24660	Cumberland Cas & Surety Co	4311 West Waters Avenue Suite 401	Tampa	FL	33614	813-885-2112	$ 141,738	0.16%
24198	Peerless Ins Co	62 Maple Avenue	Keene	NH	03431	603-352-3221	$ 108,162	0.12%
18619	Platte River Ins Co.	4610 University Avenue	Madison	WI	53705-0900	608-231-4450	$ 93,080	0.10%
34347	Colonial American Cas & Surety Co	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 88,980	0.10%
14168	Harleysville Mut Ins Co	355 Maple Avenue	Harleysville	PA	19438-2297	215-256-5000	$ 71,504	0.08%
21458	Employers Ins Of Wausau	2000 Westwood Drive	Wausau	WI	54401	715-845-5211	$ 65,149	0.07%
22713	Insurance Co Of North Amer	1601 Chestnut Street	Philadelphia	PA	19103	215-640-2324	$ 64,399	0.07%
43575	Indemnity Ins Co Of North Amer	1601 Chestnut Street	Philadelphia	PA	19103	215-640-2324	$ 63,052	0.07%
21881	National Surety Corp	33 West Monroe	Chicago	IL	60603	312-346-6400	$ 52,350	0.06%
12416	Protective Ins Co	1099 North Meridian Street	Indianapolis	IN	46204	317-636-9800-356	$ 43,102	0.05%
24147	Old Republic Ins Co	414 West Pittsburgh Street	Greensburg	PA	15601-0789	724-834-5000	$ 39,318	0.04%
20397	Vigilant Ins Co	55 Water Street	New York	NY	10041	212-612-4000	$ 34,914	0.04%
41181	Universal Underwriters Ins Co	7045 College Boulevard	Overland Park	KS	66211	913-339-1000	$ 33,266	0.04%

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance
Line of Business:
Surety

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
21857	American Ins Co	777 San Marin Drive	Novato	CA	94998	415-899-2000	$ 31,016	0.03%
24260	Progressive Cas Ins Co	6300 Wilson Mills Road, W33	Mayfield Village	OH	44143-2182	440-461-5000	$ 28,205	0.03%
23612	Midwest Employers Cas Co	13801 Riverport Drive, Suite 200	Heights	MO	63043-4828	314-298-7332	$ 24,000	0.03%
12750	Evergreen Natl Ind Co	465 Cleveland Avenue	Westerville	OH	43082	614-895-2000	$ 22,887	0.03%
21180	Sentry Select Ins Co	1800 North Point Drive	Stevens Point	WI	54481-8020	715-346-6000	$ 22,784	0.02%
10499	Daimlerchrysler Ins Co	27777 Inkster Road	Farmington Hills	MI	48334	800-782-9164	$ 20,678	0.02%
24074	Ohio Cas Ins Co	9450 Seward Road	Fairfield	OH	45014	513-603-2400	$ 20,280	0.02%
24104	Ohio Farmers Ins Co	One Park Circle	Westfield Center	OH	44251-5001	330-887-0101	$ 20,208	0.02%
35769	Lyndon Property Ins Co	520 Maryville Centre Drive, Suite 500	St.Louis	MO	63141-5814	314-275-5200	$ 19,350	0.02%
41483	Farmington Cas Co	One Tower Square	Hartford	CT	06183	860-277-0111	$ 15,332	0.02%
22136	Great American Ins Co Of Ny	580 Walnut Street	Cincinnati	OH	45202	513-369-5000	$ 15,229	0.02%
21415	Employers Mut Cas Co	717 Mulberry Street	Des Moines	IA	50309-3872	515-280-2511	$ 12,153	0.01%
22748	Pacific Employers Ins Co	1601 Chestnut Street	Philadelphia	PA	19103	215-640-2324	$ 10,385	0.01%
22357	Hartford Accid & Ind Co	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ 9,084	0.01%
18538	Bancinsure Inc	5005 N. Lincoln Boulevard	Oklahoma City	OK	73105	405-290-5678	$ 7,300	0.01%
20648	Employers Fire Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 6,863	0.01%
19720	American Alt Ins Corp	555 College Road East - P.O. Box 5241	Princeton	NJ	08543	609-243-4200	$ 5,130	0.01%
24171	Netherlands Ins Co The	62 Maple Avenue	Keene	NH	03431	603-352-3221	$ 5,129	0.01%
10510	Carolina Cas Ins Co	8381 Dix Ellis Trail, Suite 400	Jacksonville	FL	32256	904-363-0900	$ 4,169	0.00%
25658	Travelers Ind Co	One Tower Square	Hartford	CT	06183	860-277-0111	$ 4,160	0.00%
31089	Republic Western Ins Co	2721 North Central Avenue	Phoenix	AZ	85004-1163	602-263-6755	$ 3,463	0.00%
18023	Star Ins Co	26600 Telegraph Road	Southfield	MI	48034	248-358-1100	$ 2,773	0.00%
19704	American States Ins Co	Safeco Plaza	Seattle	WA	98185	206-545-5000	$ 2,559	0.00%
20346	Pacific Ind Co	15 Mountain View Road, P.O. Box 1615	Warren	NJ	07061-1615	908-903-2000	$ 2,481	0.00%
37303	Redland Ins Co	1177 Avenue Of The Americas	New York	NY	10036	212-805-9700	$ 2,210	0.00%
13935	Federated Mut Ins Co	121 East Park Square	Owatonna	MN	55060	507-455-5200	$ 2,204	0.00%
19356	Maryland Cas Co	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 1,855	0.00%
26980	Royal Ins Co Of Amer	1240 E. Diehl Rd., Ste 500, P. O. Box 3144	Naperville	IL	60566	630-577-9200	$ 1,772	0.00%
24988	Sentry Ins A Mut Co	1800 North Point Drive	Stevens Point	WI	54481-8020	715-346-6000	$ 1,700	0.00%
20699	Ace Prop & Cas Ins Co	1601 Chestnut Street	Philadelphia	PA	19103	215-640-1000-2324	$ 1,404	0.00%
20613	American Employers Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 1,117	0.00%
13331	American Hardware Mut Ins Co	471 East Broad Street	Columbus	OH	43215	614-225-8211	$ 1,063	0.00%
33022	Axa Corp Solutions Ins Co	17 State Street	New York	NY	10004-1501	212-493-9300	$ 938	0.00%
21865	Associated Ind Corp	777 San Marin Drive	Novato	CA	94998	415-899-2000	$ 837	0.00%

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance
Line of Business:
Surety

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
24775	St Paul Guardian Ins Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 811	0.00%
12866	T.H.E. Ins Co	10451 Gulf Blvd	Treasure Island	FL	33706	727-367-6900	$ 800	0.00%
10677	Cincinnati Ins Co	6200 South Gilmore Road	Fairfield	OH	45014-5141	513-870-2000	$ 596	0.00%
22012	Motors Ins Corp	300 Galleria Officentre	Southfield	MI	48034	248-263-6900	$ 535	0.00%
14990	Pennsylvania Ntl Mut Cas Ins Co	Two North Second Street	Harrisburg	PA	17101	717-234-4941	$ 352	0.00%
19321	Maine Bonding & Cas Co	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 325	0.00%
10847	Cumis Ins Society Inc	5910 Mineral Point Road	Madison	WI	53705	608-238-5851	$ 210	0.00%
20850	Firemens Ins Co Of Newark Nj	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 200	0.00%
37443	Guarantee Co Of N Amer Usa (The)	8000 Midlantic Drive, Suite 410N	Mt. Laurel	NJ	08054	856-439-0066	$ 200	0.00%
25534	Tig Ins Co	5205 N. O'Connor Blvd.	Irving	TX	75039	972-831-5000	$ 170	0.00%
24295	Providence Washington Ins Co	One Providence Washington	Providence	RI	02903	401-453-7000	$ 110	0.00%
10936	Seneca Ins Co Inc	160 Water Street	New York	NY	10038-4922	212-344-3000	$ 101	0.00%
25143	State Farm Fire And Cas Co	One State Farm Plaza	Bloomington	IL	61710	309-766-2311	$ 100	0.00%
24678	Royal Ind Co	9300 Arrowpoint Blvd., P. O. Box 1000	Charlotte	NC	28201-1000	704-522-2000	$ 100	0.00%
10111	American Bankers Ins Co Of Fl	11222 Quail Roost Drive	Miami	FL	33157	305-253-2244	$ 75	0.00%
23434	Middlesex Ins Co	1800 North Point Drive	Stevens Point	WI	54481-8020	715-346-6000	$ 60	0.00%
14486	Merchants & Business Mens Mut Ins Co	62 Maple Avenue	Keene	NH	03431	603-352-3221	$ 44	0.00%
26433	Harco Natl Ins Co	2850 West Golf Road	Rolling Meadows	IL	60008	847-321-4800	$ 20	0.00%
21849	American Automobile Ins Co	777 San Marin Drive	Novato	CA	94998	415-899-2000	$ (119)	0.00%
21970	Onebeacon Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ (1,630)	0.00%
20621	Onebeacon America Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ (3,149)	0.00%
19445	National Union Fire Ins Co Of Pitts	70 Pine Street	New York	NY	10270	212-770-7000	$ (2,320,352)	-2.54%
							$ 91,312,341	

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

MASSACHUSETTS DIRECT WRITTEN PREMIUM LINE OF BUSINESS: WORKERS' COMPENSATION

Division Of Insurance
Line of Business:
Workers' Compensation

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
33758	Associated Industries Of Ma Mut Ins	11 North Avenue	Burlington	MA	01803	781-221-1600	$ 99,815,064	9.38%
23043	Liberty Mut Ins Co	175 Berkeley Street	Boston	MA	02117	617-357-9500	$ 58,351,314	5.48%
23809	Granite State Ins Co	70 Pine Street	New York	NY	10270	212-770-7000	$ 55,613,934	5.22%
23035	Liberty Mut Fire Ins Co	175 Berkeley Street	Boston	MA	02117	617-357-9500	$ 49,976,883	4.70%
25674	Travelers Ind Co Of Il	One Tower Square	Hartford	CT	06183-1190	860-277-0111	$ 49,959,100	4.69%
19429	Insurance Co Of The State Of Pa	70 Pine Street	New York	NY	10270	212-770-7000	$ 41,349,150	3.88%
19380	American Home Assur Co	70 Pine Street	New York	NY	10270	212-770-7000	$ 35,402,907	3.33%
19410	Commerce & Industry Ins Co	70 Pine Street	New York	NY	10270	212-770-7000	$ 32,112,284	3.02%
25658	Travelers Ind Co	One Tower Square	Hartford	CT	06183	860-277-0111	$ 30,537,412	2.87%
44326	Atlantic Charter Ins Co	25 New Chardon St.	Boston	MA	02114-4721	617-488-6500	$ 28,131,049	2.64%
11104	Associated Employers Ins Co	11 North Avenue	Burlington	MA	01803-0970	781-221-1600-1800	$ 22,113,948	2.08%
29459	Twin City Fire Ins Co Co	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ 21,064,249	1.98%
20494	Transportation Ins Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 20,934,506	1.97%
24767	St Paul Fire & Marine Ins Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 19,119,280	1.80%
19445	National Union Fire Ins Co Of Pitts	70 Pine Street	New York	NY	10270	212-770-7000	$ 18,521,126	1.74%
42404	Liberty Ins Corp	175 Berkeley Street	Boston	MA	02117	617-357-9500	$ 18,036,217	1.69%
31470	Norguard Ins Co	16 South River Street	Wilker-Barre	PA	18703	570-825-9900-3071	$ 17,616,397	1.66%
22977	Lumbermens Mut Cas Co	1 Kemper Drive	Long Grove	IL	60049-0001	847-320-2000	$ 15,318,124	1.44%
18910	American Protection Ins Co	1 Kemper Drive	Long Grove	IL	60049-0001	847-320-2000	$ 15,025,594	1.41%
25682	Travelers Ind Co Of Ct	One Tower Square	Hartford	CT	06183	860-277-0111	$ 14,930,457	1.40%
30104	Hartford Underwriters Ins Co	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ 13,049,452	1.23%
16535	Zurich American Ins Co	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 12,601,685	1.18%
10664	Endeavour Ins Co	25 New Chardon St.	Boston	MA	02114-4721	617-488-6500	$ 11,083,081	1.04%
19356	Maryland Cas Co	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 10,823,745	1.02%
26980	Royal Ins Co Of Amer	1240 E. Diehl Rd., Ste 500, P. O. Box 3144	Naperville	IL	60566	630-577-9200	$ 10,408,980	0.98%
21970	Onebeacon Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 10,146,609	0.95%
20281	Federal Ins Co	15 Mountain View Road, P. O. Box 1615	Warren	NJ	07061-1615	908-903-2000	$ 9,908,668	0.93%
21458	Employers Ins Of Wausau	2000 Westwood Drive	Wausau	WI	54401	715-845-5211	$ 9,397,238	0.88%
30562	American Manufacturers Mut Ins Co	1 Kemper Drive	Long Grove	IL	60049-0001	847-320-2000	$ 8,708,749	0.82%
19038	Travelers Cas & Surety Co	One Tower Square	Hartford	CT	06183	860-277-0111	$ 8,601,652	0.81%
21784	Firemens Ins Co Of Washington Dc	6802 Paragon Place, Suite 300	Richmond	VA	23230	804-285-2700	$ 8,291,169	0.78%
22292	Hanover Ins Co	440 Lincoln Street	Worcester	MA	01605	508-853-7200-4476	$ 8,010,709	0.75%
19682	Hartford Fire In Co	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ 7,796,786	0.73%
15059	Public Service Mut Ins Co	One Park Avenue	New York	NY	10016-5802	212-591-9500	$ 7,510,314	0.71%

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance
Line of Business:
Workers' Compensation

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
16551	Savers Prop & Cas Ins Co	11880 College Boulevard, Suite 500	Overland Park	KS	66210	913-339-5000	$ 7,410,977	0.70%
40142	American Zurich Ins Co	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 7,315,753	0.69%
22918	American Motorists Ins Co	1 Kemper Drive	Long Grove	IL	60049-0001	847-320-2000	$ 7,160,114	0.67%
20443	Continental Cas Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 6,768,636	0.64%
26182	Harleysville Worcester Ins Co	120 Front Street, Suite 400	Worcester	MA	01608-1408	508-751-8100	$ 6,647,771	0.62%
44784	Fairfield Ins Co	695 East Main Street	Stamford	CT	06901-2141	203-328-5000	$ 6,569,990	0.62%
22667	Ace American Ins Co	1601 Chestnut Street	Philadelphia	PA	19101-1484	215-640-1000-2324	$ 6,417,608	0.60%
41360	Arbella Protection Ins Co	1100 Crown Colony Drive	Quincy	MA	02269-9103	617-328-2936	$ 6,388,449	0.60%
29424	Hartford Cas Ins Co	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ 6,286,695	0.59%
22748	Pacific Employers Ins Co	1601 Chestnut Street	Philadelphia	PA	19103	215-640-2324	$ 5,582,103	0.52%
20230	Central Mut Ins Co	800 South Washington Street	Van Wert	OH	45891	419-238-5551-2437	$ 5,486,723	0.52%
25976	Utica Mut Ins Co	180 Genesee Street	New Hartford	NY	13413	315-734-2000	$ 5,272,719	0.50%
10017	Arbella Ind Ins Co	1100 Crown Colony Drive	Quincy	MA	02269-9103	617-328-2936	$ 5,109,886	0.48%
41181	Universal Underwriters Ins Co	7045 College Boulevard	Overland Park	KS	66211	913-339-1000	$ 5,067,382	0.48%
23817	Illinois Natl Ins Co	500 West Madison Street	Chicago,	IL	60606-2511	312-930-5417	$ 4,944,670	0.46%
37478	Hartford Ins Co Of The Midwest	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ 4,826,036	0.45%
24902	Security Ins Co Of Hartford	9300 Arrowpoint Blvd. Po Box 1000	Charlotte	NC	28201-1000	704-522-2000	$ 4,823,636	0.45%
18023	Star Ins Co	26600 Telegraph Road	Southfield	MI	48034	248-358-1100	$ 4,662,411	0.44%
13374	Arrow Mut Liability Ins Co	23 Commonwealth Avenue	Chestnut Hill	MA	02467	617-244-5730	$ 4,485,087	0.42%
39659	Eastern Cas Ins Co	325 Donald J. Lynch Boulevard	Marlborough	MA	1752	508-303-1000	$ 4,412,608	0.41%
13803	Farm Family Cas Ins Co	344 Route 9W	Glenmont	NY	12077	518-431-5000	$ 4,384,221	0.41%
24988	Sentry Ins A Mut Co	1800 North Point Drive	Stevens Point	WI	54481-8020	715-346-6000	$ 4,281,842	0.40%
20508	Valley Forge Ins Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 4,133,343	0.39%
24678	Royal Ind Co	9300 Arrowpoint Blvd., P. O. Box 1000	Charlotte	NC	28201-1000	704-522-2000	$ 3,945,687	0.37%
31325	Acadia Ins Co	One Acadia Commons	Westbrook	ME	04092	207-772-4300-1604	$ 3,934,609	0.37%
21261	Electric Ins Co	75 Sam Fonzo Drive	Beverly	MA	01915	978-921-0660	$ 3,613,206	0.34%
19828	Argonaut-Midwest Ins Co	10101 Reunion Place, Suite 500	San Antonio	TX	78216	800-470-7958	$ 3,552,934	0.33%
24074	Ohio Cas Ins Co	9450 Seward Road	Fairfield	OH	45014	513-603-2400	$ 3,546,605	0.33%
12513	Professional Liab Ins Co Of Amer	Two Park Avenue, Room 2500	New York	NY	10016	212-576-9801	$ 3,326,540	0.31%
33600	Lm Ins Corp	175 Berkeley Street	Boston	MA	02117	617-357-9500	$ 3,256,606	0.31%
23965	Norfolk & Dedham Mut Fire Ins Co	222 Ames Street	Dedham	MA	02026-1850	781-326-4010	$ 3,217,613	0.30%
24880	Fire & Cas Ins Co Of Ct	9300 Arrowpoint Blvd., Po Box 1000	Charlotte	NC	28201-1000	704-522-2000	$ 3,007,982	0.28%
24589	American & Foreign Ins Co	9300 Arrowpoint Blvd., P. O. Box 1000	Charlotte	NC	28201-1000	704-522-2000	$ 2,956,112	0.28%
29939	Main St Amer Assur Co	55 West Street	Keene	NH	03431	603-352-4000	$ 2,929,422	0.28%

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance
Line of Business:
Workers' Compensation

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
42390	Amguard Ins Co	16 South River Street	Wilker-Barre	PA	18703-0020	570-825-9900-3071	$ 2,920,617	0.27%
18279	Bankers Standard Ins Co	1601 Chestnut Street	Philadelphia	PA	19103	215-640-1000-2324	$ 2,852,792	0.27%
19909	Centennial Ins Co	140 Broadway	New York	NY	10005-1101	212-943-1800	$ 2,782,315	0.26%
25534	Tig Ins Co	5205 N. O'Connor Blvd.	Irving	TX	75039	972-831-5000	$ 2,751,676	0.26%
21113	United States Fire Ins Co	305 Madison Avenue	Morristown	NJ	07960	973-490-6600	$ 2,667,639	0.25%
19895	Atlantic Mut Ins Co	140 Broadway	New York	NY	10005-1101	212-943-1800	$ 2,332,385	0.22%
20702	Ace Fire Underwriters Ins Co	1601 Chestnut Street	Philadelphia	PA	19103	215-640-1000-2324	$ 2,207,170	0.21%
20427	American Cas Co Of Reading Pa	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 2,115,899	0.20%
31895	American Interstate Ins Co	2301 Highway 190 West	Deridder	LA	70634-6005	800-256-9052	$ 2,115,274	0.20%
43575	Indemnity Ins Co Of North Amer	1601 Chestnut Street	Philadelphia	PA	19103	215-640-2324	$ 2,055,709	0.19%
14788	Natl Grange Mut Ins Co	55 West Street	Keene	NH	03431	603-352-4000	$ 2,040,487	0.19%
12262	Pennsylvania Manufacturers Asn Ins C	380 Sentry Parkway	Blue Bell	PA	19422-0754	610-397-5000	$ 2,027,394	0.19%
24600	Globe Ind Co	9300 Arrowpoint Blvd., P. O. Box 1000	Charlotte	NC	28201-1000	704-522-2000	$ 2,007,008	0.19%
21318	Coregis Ins Co	525 West Van Buren, Suite 500	Chicago	IL	60607	312-821-4000	$ 1,935,693	0.18%
24791	St Paul Mercury Ins Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 1,910,825	0.18%
20486	Transcontinental Ins Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ 1,876,912	0.18%
40177	Paramount Ins Co	One Park Avenue	New York	NY	10016-5802	212-591-9500	$ 1,854,896	0.17%
33588	First Liberty Ins Corp	175 Berkeley Street	Boston	MA	02117	617-357-9500	$ 1,827,633	0.17%
20532	Clarendon Natl Ins Co	1177 Avenue Of The Americas	New York	NY	10036	212-805-9700	$ 1,802,131	0.17%
22217	Gulf Ins Co	4600 Fuller Drive	Irving	TX	75038-6506	972-650-2800	$ 1,771,439	0.17%
24694	Safeguard Ins Co	9300 Arrowpoint Blvd., P. O. Box 1000	Charlotte	NC	28201-1000	704-522-2000	$ 1,739,503	0.16%
19801	Argonaut Ins Co	10101 Reunion Place, Suite 500	San Antonio	TX	78216	800-470-7958	$ 1,710,822	0.16%
25666	Travelers Ind Co Of Amer	One Tower Square	Hartford	CT	06183	860-277-0111	$ 1,631,002	0.15%
20346	Pacific Ind Co	15 Mountain View Road, P.O. Box 1615	Warren	NJ	07061-1615	908-903-2000	$ 1,606,363	0.15%
13978	Florists Mut Ins Co	#1 Horticultural Lane	Edwardsville	IL	62025	618-656-4240	$ 1,598,209	0.15%
21180	Sentry Select Ins Co	1800 North Point Drive	Stevens Point	WI	54481-8020	715-346-6000	$ 1,581,155	0.15%
23841	New Hampshire Ins Co	70 Pine Street	New York	NY	10270	212-770-7000	$ 1,551,665	0.15%
20397	Vigilant Ins Co	55 Water Street	New York	NY	10041	212-612-4000	$ 1,401,412	0.13%
26069	Wausau Business Ins Co	2000 Westwood Drive	Wausau	WI	54401	715-845-5211	$ 1,381,233	0.13%
26042	Wausau Underwriters Ins Co	2000 Westwood Drive	Wausau	WI	54401	715-845-5211	$ 1,378,121	0.13%
34100	Masswest Ins Co Inc	123 Interstate Drive	Springfield	MA	1089	413-733-7391	$ 1,371,026	0.13%
45934	American Compensation Ins Co	8500 Normandale Lake Blvd Ste 1400	Bloomington	MN	55437	952-893-0403	$ 1,363,408	0.13%
21857	American Ins Co	777 San Marin Drive	Novato	CA	94998	415-899-2000	$ 1,338,368	0.13%
26247	American Guarantee & Liability Ins	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 1,323,337	0.12%

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance
Line of Business:
Workers' Compensation

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
35386	Fidelity & Guaranty Ins Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 1,322,217	0.12%
24295	Providence Washington Ins Co	One Providence Washington	Providence	RI	02903	401-453-7000	$ 1,273,673	0.12%
24198	Peerless Ins Co	62 Maple Avenue	Keene	NH	03431	603-352-3221	$ 1,222,232	0.11%
19070	Standard Fire Ins Co	One Tower Square	Hartford	CT	06183	860-277-0111	$ 1,217,286	0.11%
20222	All Amer Ins Co	800 South Washington Street	Van Wert	OH	45891	419-238-5551-2437	$ 1,107,797	0.10%
25984	Graphic Arts Mut Ins Co	180 Genesee Street	New Hartford	NY	13413	315-734-2000	$ 1,059,329	0.10%
12904	Tokio Marine & Fire Ins Co Ltd Us Br	230 Park Avenue	New York	NY	10169-0005	212-297-6600	$ 1,050,690	0.10%
23108	Lumbermens Underwriting Alliance	2501 North Military Trail	Boca Raton	FL	33431	561-994-1900	$ 1,042,644	0.10%
19372	Northern Ins Co Of Ny	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 978,075	0.09%
19305	Assurance Co Of Amer	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 970,030	0.09%
25887	Us Fidelity & Guaranty Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 954,495	0.09%
24872	Connecticut Ind Co	9300 Arrowpoint Blvd. Po Box 1000	Charlotte	NC	28201-1000	704-522-2000	$ 901,791	0.08%
24066	American Fire & Cas Co	9450 Seward Road	Fairfield	OH	45014	513-603-2400	$ 891,763	0.08%
19704	American States Ins Co	Safeco Plaza	Seattle	WA	98185	206-545-5000	$ 825,478	0.08%
11150	Arch Ins Co	One Liberty Plaza, 53Rd Floor	New York	NY	10006	212-651-6500	$ 801,827	0.08%
24147	Old Republic Ins Co	414 West Pittsburgh Street	Greensburg	PA	15601-0789	724-834-5000	$ 741,360	0.07%
25518	Tig Premier Ins Co	5205 N. O'Connor Blvd.	Irving	TX	75039	972-831-5000	$ 735,610	0.07%
35696	Harleysville Preferred Ins Co	355 Maple Avenue	Harleysville	PA	19438-2297	215-256-5000	$ 724,685	0.07%
34207	Westport Ins Corp	5200 Metcalf Avenue	Overland Park	KS	66202-1391	913-676-5270	$ 696,202	0.07%
25615	Charter Oak Fire Ins Co	One Tower Square	Hartford	CT	06183	860-277-0111	$ 644,810	0.06%
19321	Maine Bonding & Cas Co	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 618,569	0.06%
24775	St Paul Guardian Ins Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 613,613	0.06%
20621	Onebeacon America Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 591,154	0.06%
18864	Fairmont Ins Co	5205 N. O'Connor Blvd.	Irving	TX	75039	972-831-5000	$ 576,891	0.05%
20362	Mitsui Sumitomo Ins Co Of Amer	15 Independence Boulevard, P.O. Box 4602	Warren	NJ	07059-4602	908-604-2900	$ 572,690	0.05%
13935	Federated Mut Ins Co	121 East Park Square	Owatonna	MN	55060	507-455-5200	$ 572,454	0.05%
40827	Virginia Surety Co Inc	1000 Milwaukee Avenue	Glenview	IL	60025	847-953-1000	$ 561,342	0.05%
14702	Eastguard Ins Co	16 South River Street	Wilkes-Barre	PA	18702	570-825-9900-3071	$ 551,427	0.05%
22136	Great American Ins Co Of Ny	580 Walnut Street	Cincinnati	OH	45202	513-369-5000	$ 538,211	0.05%
21172	Vanliner Ins Co	One Premier Drive	St. Louis	MO	63026	636-343-9889	$ 504,060	0.05%
21873	Firemans Fund Ins Co	777 San Marin Drive	Novato	CA	94998	415-899-2000	$ 494,739	0.05%
11030	Memic Ind Co	1750 Elm Street, Suite 500	Manchester	NH	03104	603-695-6601	$ 492,398	0.05%
20303	Great Northern Ins Co	15 Mountain View Road, P.O. Box 1615	Warren	NJ	07061-1615	908-903-2000	$ 467,063	0.04%
25623	Phoenix Ins Co	One Tower Square	Hartford	CT	06183	860-277-0111	$ 451,291	0.04%

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance
Line of Business:
Workers' Compensation

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
19402	Birmingham Fire Ins Co Of Pa	70 Pine Street	New York	NY	10270	212-770-7000	$ 439,096	0.04%
37885	XI Specialty Ins Co	Seaview House, 70 Seaview Avenue	Stamford	CT	06902-6040	203-964-5200	$ 422,950	0.04%
19690	American Economy Ins Co	Safeco Plaza	Seattle	WA	98185	206-545-5000	$ 403,648	0.04%
18767	Church Mut Ins Co	3000 Schuster Lane	Merrill	WI	54452	715-536-5577	$ 401,644	0.04%
22713	Insurance Co Of North Amer	1601 Chestnut Street	Philadelphia	PA	19103	215-640-2324	$ 378,259	0.04%
11045	Excelsior Ins Co	62 Maple Avenue	Keene	NH	03431	603-352-3221	$ 365,712	0.03%
20478	National Fire Ins Co Of Hartford	55 Capital Blvd	Rocky Hill	CT	06067	312-822-5000	$ 356,930	0.03%
24171	Netherlands Ins Co The	62 Maple Avenue	Keene	NH	03431	603-352-3221	$ 355,312	0.03%
16691	Great American Ins Co	580 Walnut Street	Cincinnati	OH	45202	513-369-5000	$ 340,263	0.03%
39306	Fidelity & Deposit Co Of Md	1400 American Lane	Schaumburg	IL	60196-1056	847-605-6000	$ 336,325	0.03%
15105	Safety Natl Cas Corp	2043 Woodland Parkway, Suite 200	St. Louis	MO	63146	314-995-5300	$ 289,282	0.03%
22322	Greenwich Ins Co	Seaview House, 70 Seaview Avenue	Stamford	CT	06902-6040	203-964-5200	$ 287,425	0.03%
14982	Penn Millers Ins Co	72 North Franklin Street	Wilkes-Barre	PA	18701-1301	570-822-8111	$ 257,656	0.02%
39357	Travelers Ins Co Accident Dept	One Cityplace	Hartford	CT	06183	860-308-1000	$ 241,540	0.02%
24325	York Ins Co	One Providence Washington Plz	Providence	RI	02903	401-453-7000	$ 237,508	0.02%
31534	Citizens Ins Co Of Amer	645 W. Grand River Avenue	Howell	MI	48843	517-546-2160	$ 227,592	0.02%
13714	Pharmacists Mut Ins Co	808 Highway 18 West	Algona	IA	50511	515-295-2461	$ 219,608	0.02%
19720	American Alt Ins Corp	555 College Road East - P.O. Box 5241	Princeton	NJ	08543	609-243-4200	$ 211,122	0.02%
12416	Protective Ins Co	1099 North Meridian Street	Indianapolis	IN	46204	317-636-9800	$ 208,383	0.02%
10677	Cincinnati Ins Co	6200 South Gilmore Road	Fairfield	OH	45014-5141	513-870-2000	$ 178,965	0.02%
22187	Greater Ny Mut Ins Co	200 Madison Avenue	New York	NY	10016-3903	212-683-9700	$ 176,195	0.02%
23442	Patriot General Ins Co	1800 North Point Drive	Stevens Point	WI	54481	715-346-6000	$ 172,842	0.02%
21849	American Automobile Ins Co	777 San Marin Drive	Novato	CA	94998	415-899-2000	$ 141,829	0.01%
20613	American Employers Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 141,698	0.01%
13269	Zenith Ins Co	21255 Califa Street	Woodland Hills	CA	91367	818-713-1000	$ 141,197	0.01%
15032	Guideone Mut Ins Co	1111 Ashworth Road	Moines	IA	50265-3538	515-267-5000	$ 137,828	0.01%
22357	Hartford Accid & Ind Co	Hartford Plaza	Hartford	CT	06115-0000	860-547-5000	$ 131,071	0.01%
23329	Merchants Mut Ins Co	250 Main Street	Buffalo	NY	14240-0903	716-849-3333	$ 126,458	0.01%
11371	Great West Cas Co	1100 West 29Th Street	City	NE	68776-3130	402-494-2411	$ 120,199	0.01%
22195	Insurance Co Of Greater Ny	200 Madison Avenue	New York	NY	10016-3903	212-683-9700	$ 109,425	0.01%
25879	Fidelity & Guaranty Ins Underwriters	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 103,518	0.01%
10205	Mountain Valley Ind Co	95 Route 17 South	Paramus	NJ	07653-0931	201-291-2000	$ 103,330	0.01%
12475	Republic-Franklin Ins Co	180 Genesee Street	New Hartford	NY	13413	315-734-2000	$ 96,988	0.01%
26344	Great American Assur Co	580 Walnut Street	Cincinnati	OH	45202	513-369-5000	$ 71,313	0.01%

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance
Line of Business:
Workers' Compensation

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
29874	North American Specialty Ins Co	650 Elm Street	Manchester	NH	03101	603-644-6600	$ 69,679	0.01%
23795	American Intl Pacific Ins	70 Pine Street	New York	NY	10270	212-770-7000	$ 69,526	0.01%
26832	Great American Alliance Ins Co	580 Walnut Street	Cincinnati	OH	45202	513-369-5000	$ 63,792	0.01%
23396	Amerisure Mut Ins Co	26777 Halsted Road	Hills	MI	48331-3586	248-615-9000	$ 59,565	0.01%
23337	Merchants Ins Co Of Nh Inc	250 Main Street	Buffalo	NY	14240-0903	716-849-3333	$ 59,297	0.01%
44393	West American Ins Co	9450 Seward Road	Fairfield	OH	45014	513-603-2400	$ 56,965	0.01%
21881	National Surety Corp	33 West Monroe	Chicago	IL	60603	312-346-6400	$ 56,902	0.01%
37893	Ulico Cas Co	111 Massachusetts Avenue, N.W.	Washington	DC	20001	202-682-0900	$ 50,931	0.00%
24082	Ohio Security Ins Co	9450 Seward Road	Fairfield	OH	45014	513-603-2400	$ 50,273	0.00%
12297	Petroleum Cas Co	4550 Dacoma	Houston	TX	77092	713-680-7148	$ 47,963	0.00%
21962	Pennsylvania General Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 46,928	0.00%
26425	Wausau General Ins Co	2000 Westwood Drive	Wausau	WI	54401	715-845-5211	$ 45,717	0.00%
11126	Sompo Japan Ins Co Of Amer	Two World Financial Center, 43Rd Floor	New York	NY	10281-1058	212-416-1200	$ 41,801	0.00%
36064	Hanover Amer Ins Co	440 Lincoln Street	Worcester	MA	01605	508-853-7200-4476	$ 41,497	0.00%
23434	Middlesex Ins Co	1800 North Point Drive	Stevens Point	WI	54481-8020	715-346-6000	$ 26,337	0.00%
37303	Redland Ins Co	1177 Avenue Of The Americas	New York	NY	10036	212-805-9700	$ 24,356	0.00%
25143	State Farm Fire And Cas Co	One State Farm Plaza	Bloomington	IL	61710	309-766-2311	$ 23,708	0.00%
21415	Employers Mut Cas Co	717 Mulberry Street	Des Moines	IA	50309-3872	515-280-2511	$ 20,538	0.00%
21105	North River Ins Co	305 Madison Avenue	Morristown	NJ	07960	973-490-6600	$ 18,608	0.00%
24503	Blue Ridge Ins Co	One General Drive	Sun Prairie	WI	53596	608-837-4440	$ 18,533	0.00%
35262	Phoenix Assur Co Of Ny	9300 Arrowpoint Blvd. P. O. Box 1000	Charlotte	NC	28201-1000	704-522-2000	$ 16,457	0.00%
26433	Harco Natl Ins Co	2850 West Golf Road	Meadows	IL	60008	847-321-4800	$ 11,385	0.00%
20648	Employers Fire Ins Co	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 10,830	0.00%
24414	General Cas Co Of Wi	One General Drive	Sun Prairie	WI	53596-0001	608-837-4440	$ 7,415	0.00%
24449	Regent Ins Co	One General Drive	Sun Prairie	WI	53596-0001	608-837-4440	$ 7,045	0.00%
41238	Trans Pacific Ins Co	230 Park Avenue	New York	NY	10169-0005	212-297-6600	$ 6,331	0.00%
38369	Northern Assur Co Of Amer	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 4,265	0.00%
38962	Genesis Ins Co	695 East Main Street, P.O. Box 10352	Stamford	CT	06904-2352	203-328-5000	$ 4,182	0.00%
22489	Highlands Ins Co	275 Phillips Boulevard	Trenton	NJ	08618-1426	609-896-1921	$ 3,098	0.00%
14990	Pennsylvania Ntl Mut Cas Ins Co	Two North Second Street	Harrisburg	PA	17101	717-234-4941	$ 2,956	0.00%
23787	Nationwide Mut Ins Co	One Nationwide Plaza	Columbus	OH	43215-2220	614-249-7111	$ 2,394	0.00%
12777	Chubb Ind Ins Co	55 Water Street	New York	NY	10041	212-612-4000	$ 2,036	0.00%
23612	Midwest Employers Cas Co	13801 Riverport Drive, Suite 200	Heights	MO	63043-4828	314-298-7332	$ 1,618	0.00%
13331	American Hardware Mut Ins Co	471 East Broad Street	Columbus	OH	43215	614-225-8211	$ 1,214	0.00%

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance

Division Of Insurance
Line of Business:
Workers' Compensation

NAIC #	Company Name	Address	City	State	ZIP	Telephone	Premium Written in MA as of 12/31/2002	Market Share in MA as of 12/31/2002
27073	Nipponkoa Ins Co Ltd U.S. Branch	U.S. Branch-14 Wall Street, 8Th Fl.	New York	NY	10005	212-405-1650	$ 1,180	0.00%
19984	Acig Ins Co	12222 Merit Drive, Suite 1660	Dallas	TX	75251	800-563-6051	$ 1,014	0.00%
11149	Maine Employers Mut Ins Co	261 Commercial Street	Portland	ME	04101	207-791-3300	$ 719	0.00%
37273	Firemans Fund Ins Co Of Wi	125 N. Executive Drive, Suite 209	Brookfield	WI	53005	262-784-3500	$ 573	0.00%
36463	Discover Prop & Cas Ins Co	385 Washington Street	St. Paul	MN	55102	651-310-7911	$ 511	0.00%
40134	Potomac Ins Co Of Il	One Beacon Street	Boston	MA	02108-3100	617-725-6000	$ 350	0.00%
10030	Ace Ind Ins Co	1601 Chestnut Street	Philadelphia	PA	19103	215-640-1000-2324	$ 64	0.00%
19488	Amerisure Ins Co	26777 Halsted Road	Hills	MI	48331-3586	248-615-9000	$ (60)	0.00%
31194	Travelers Cas & Surety Co Of Amer	One Tower Square	Hartford	CT	06183	860-277-0111	$ (184)	0.00%
10847	Cumis Ins Society Inc	5910 Mineral Point Road	Madison	WI	53705	608-238-5851	$ (236)	0.00%
34649	Centre Ins Co	One Chase Manhattan Plaza	New York	NY	10005	212-898-5300	$ (1,960)	0.00%
26921	Everest Reins Co	477 Martinsville Road	Liberty Corner	NJ	07938-0830	908-604-3000	$ (2,974)	0.00%
34266	Frontier Ins Co	195 Lake Louise Marie Road	Rock Hill	NY	12775-8000	845-796-2100-5069	$ (3,138)	0.00%
38849	Houston General Ins Co	One Beacon Street, B07-11	Boston	MA	02108-3100	617-725-7825	$ (11,683)	0.00%
34622	Glens Falls Ins Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ (49,451)	0.00%
24732	General Ins Co Of Amer	Safeco Plaza	Seattle	WA	98185	206-545-5000	$ (59,642)	-0.01%
21865	Associated Ind Corp	777 San Marin Drive	Novato	CA	94998	415-899-2000	$ (67,042)	-0.01%
20699	Ace Prop & Cas Ins Co	1601 Chestnut Street	Philadelphia	PA	19103	215-640-1000-2324	$ (69,238)	-0.01%
21130	Seaco Ins Co	One Speen Street	Framingham	MA	01701-9165	508-620-9575-4617	$ (152,119)	-0.01%
19399	Aiu Ins Co	70 Pine Street	New York	NY	10270	212-770-7000	$ (158,982)	-0.01%
21040	Fremont Ind Co	500 North Brand Boulevard	Glendale	CA	91203-3392	818-549-4600	$ (262,560)	-0.02%
22306	Massachusetts Bay Ins Co	440 Lincoln Street	Worcester	MA	01605	508-853-7200-4476	$ (625,963)	-0.06%
35289	Continental Ins Co	Cna Plaza	Chicago	IL	60685	312-822-5000	$ (628,106)	-0.06%
							$1,064,411,548	

Amounts from December 31, 2002 Annual Statements
on file at the Massachusetts Division of Insurance